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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Gary's 2026–2030 Consolidated Plan establishes a comprehensive five-year strategy for addressing the housing, homeless, community development, and economic development needs of its residents. The Consolidated Plan covers the 5-year period beginning October 1, 2026, and ends September 30, 2030. Developed in accordance with the requirements of the U.S. Department of Housing and Urban Development (HUD).

A Consolidated Plan is a strategic document prepared by participating jurisdictions receiving HUD entitlement funding. Entitlement communities, including Gary, Indiana, in accordance with the U.S. Department of Housing and Urban Development (HUD) regulations, must complete this process and submit the plan every 5 years. As an entitlement community, The City of Gary must prepare and submit both the Consolidated Plan and Annual Action Plan to HUD. This entitlement status and requisite plans enable Gary to receive formula grant assistance from HUD for various programs, including the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), and other funding.

5-Year Consolidated Plan

The Consolidated Plan, submitted to HUD every five years, is created through a collaborative process involving local government, community, residents, industry, economic development, and nonprofit organizations. It incorporates assessing current housing and community development conditions, public participation and input, analyzing available resources, and identifying priority needs, area needs, and funding priorities. The plan ensures that the proposed strategies align with Gary residents' specific needs and aspirations. The Consolidated Plan covers the 5-year period beginning October 1, 2026, and ends September 30, 2030.

1-Year Annual Action Plan

The Annual Action Plan, which complements the Consolidated Plan, is developed and submitted to HUD annually and provides a detailed breakdown of how the allocated funds will be utilized in the upcoming 5 years. It outlines specific activities, projects, and programs that will be undertaken to address the identified needs and achieve the established goals. The Annual Action Plan provides flexibility, allowing adjustments and modifications in annual allocations received from HUD on a yearly basis in response to changing circumstances and emerging priorities.

The success of the Consolidated Plan relies on collaboration among various stakeholders, including local and regional government agencies, community organizations, business, industry, nonprofits, and residents. By fostering partnerships and engaging in joint efforts, the plan aims to leverage collective resources and expertise to maximize the positive impact on our community. The Year One Annual Action Plan covers the program year beginning October 1, 2026, and ending September 30, 2027.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Plan sets out a concise slate of community-development goals that revolve around four themes: expanding affordable housing, reducing homelessness, upgrading neighborhood infrastructure, and promoting household self-sufficiency. Over the next five years, the city's goals include rehabilitating and building hundreds of affordable homes and apartments, and a emphasis on making more units accessible to seniors and residents with disabilities. Parallel investments in rental assistance, rapid-rehousing, and permanent supportive housing are expected to decrease the share of residents who are severely cost-burdened and noticeably shrink the number of people counted as homeless each year.

On the neighborhood side, the city plans to target scores of blighted structures and vacant lots for demolition, clean-up, or redevelopment, while modernizing key street corridors, sidewalks, and broadband connections that anchor local business districts. Finally, a coordinated network of workforce, health, and youth-development programs will help hundreds of low-income families stabilize their finances and make progress toward greater economic independence.

3. Evaluation of past performance

During the previous five-year Consolidated Plan, the City of Gary made measurable progress toward its stated objectives of stabilizing neighborhoods, expanding affordable housing options, and strengthening the social-service safety net. Housing rehabilitation and blight removal were the strongest performers. With a combination of CDBG and local demolition funds, the City cleared or secured several hundred dangerous structures, exceeding its target for razing vacant houses, and completed basic health-and-safety repairs on well over 250 owner-occupied homes, particularly roofs, furnaces, and accessibility ramps for elderly or disabled residents. These actions, documented in successive CAPERs, helped arrest further deterioration in the Midtown, Glen Park, and Emerson areas and preserved naturally affordable units in the existing housing stock.

4. Summary of the citizen participation process and consultation process

To be complete after the survey results

5. Summary of public comments

To be complete after the survey results

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for the administration of each grant program and funding source.

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for the administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CITY OF GARY	

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CDBG Administrator	GARY	Department of Community Development
HOPWA Administrator		
HOME Administrator	GARY	Department of Community Development
ESG Administrator	GARY	Department of Community Development
HOPWA-C Administrator	Gary	Department of Community Development

Table 1 – Responsible Agencies

Narrative

The City of Gary's Division of Community Development is the agency responsible within the City for the overall administration of the CDBG, HOME, and ESG programs and for preparing this five-year Consolidated Plan. The three programs are administered by the Division of Community Development, which is part of the Department of Community Investment. The Division Director handles housing, community development, and community facilities-related activities and reporting requirements.

Consolidated Plan Public Contact Information

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City will engage in a variety of consultation activities with residents, social service agencies, neighborhood groups, and housing provider organizations. The City of Gary will also continue its efforts through CoAction Care (formerly NWICA - Northwest Indiana Community Action), which will function as the local agency to ensure coordination with different service providers and agencies involved in housing, homelessness, and public health-related activities. The input that the City will receive through these efforts will influence funding decisions for the proposed 2026 activities.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(I)).

The City of Gary typically consults with public housing authorities, governmental health organizations, mental health providers, private non-profits, and other community stakeholders throughout the year on issues related to housing, homelessness, and general community development. These consultations include one-on-one conversations, group discussions, and community gatherings for project development and implementation. Specifically, the City of Gary engaged in the following activities to enhance coordination between the City and assisted housing, health service providers, and mental health agencies.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless people (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and people at risk of homelessness.

CoAction Care (formerly NWI Community Action) will serve as the interim coordinator for the Region 1A Continuum of Care. The agency will function as the local coordinating body for the annual Homeless Point-in-Time Count for Sheltered and Unsheltered residents. CoAction will support emergency shelter providers, transitional housing and supportive service providers, and a host of temporary and permanent housing providers. The local providers will include medical and hospital agencies, law enforcement, foster care agencies, legal advisors, Community Development Housing Corp. (CHDO), Indiana University, Lake County Recorder's Office, and Human Relations Agency. While the Region 1A Continuum of Care will

not be fully functional, the city will plan to be a full participant in the Continuum of Care and provide limited funding once the network is re-established.

The City will also seek to fund the Continuum of Care as before to coordinate homeless-related activities, which will include Homeless Prevention, Rapid Rehousing, and HMIS reporting. The city will continue its collaborations with local agencies for development, planning, and coordinating to provide support in meeting the needs of the homeless, including those facing chronic homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS.

2. Describe Agencies, groups, organizations, and others who participated in the process, and describe the jurisdictions' consultations with housing, social service agencies, and other entities.

1	**Agency/Group/Organization**	Gary Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Redevelopment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Review of the Housing Authority's five-year plan. Review of strategic plan and progress on its transformation plan and needs. Assistance in demolition of public housing units. Collaboration for development of new housing community in the City and particularly in the Downtown area.
2	**Agency/Group/Organization**	CoAction

	Agency/Group/Organization Type	Services-homeless Regional organization Privately Funded Agency/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CoAction was consulted to address the housing and social and health services needs of the homeless, those in need of health and mental health services, and discharged people from institutional or foster care programs in the City of Gary. Outcome: The consultation aims to coordinate regional homeless prevention efforts and provisions of services.
3	**Agency/Group/Organization**	Habitat for Humanity of Northwest Indiana
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat for Humanity of Northwest Indiana was consulted to address affordable housing needs. Outcome: 1-2 affordable housing units.
4	**Agency/Group/Organization**	Gary Commission for Women/Ark Shelter

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	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Gary Commission for Women was consulted to address the homeless needs particularly those that are victims of family violence. Outcome: Protection of one hundred homeless families and children.
5	**Agency/Group/Organization**	Edgewater Systems for Balanced Living d/b/a Edgewater Health
	Agency/Group/Organization Type	Services-homeless Supportive Housing for the Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Edgewater Health was consulted to address supportive housing for homeless individuals with mental disabilities. Outcome: Supportive Housing for renovation of sixteen housing units.
6	**Agency/Group/Organization**	Gary Youth Services Bureau
	Agency/Group/Organization Type	Services-Children

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	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Youth Services Bureau was consulted to address the recreational needs of the youths in the City of Gary. Outcome: Education and mentoring of one hundred youths.
7	**Agency/Group/Organization**	CRISIS CENTER
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Crisis Center was consulted to address homeless needs of the runaways and unaccompanied children. Outcome: Prevention of homelessness, one hundred youths.
8	**Agency/Group/Organization**	Rebuilding the Breach Ministries (Lydia House)
	Agency/Group/Organization Type	Services-homeless Transitional Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Rebuilding the Breach Ministries was consulted to address women homeless needs and provide services. Outcome: Transitional Housing and support for up to twenty-four people.
9	**Agency/Group/Organization**	BROADWAY AREA CDC

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	Agency/Group/Organization Type	Housing Community Development Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Broadway CDC was consulted about the Washington Manor development and to address affordable housing and housing construction. Outcome: one housing unit.
10	**Agency/Group/Organization**	Gary Human Relations Commission
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	GHRC was consulted to affirmatively furthering fair housing and to remove discrimination in areas of housing, employment, education, and public accommodation. Outcome: Up to 190 people will be provided with counseling and fair housing education.
11	**Agency/Group/Organization**	Planning Department
	Agency/Group/Organization Type	Planning organizations
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Flood prone areas in the City of Gary, particularly those areas with residential uses were discussed. The City also reviewed FEMA maps for any updates for flood hazards within the City of Gary. While there are several areas in the City that may be subject to regular or seasonal flooding, these areas are known to the City and the existing Flood Plain Ordinance currently protects the flood prone areas from potential damage. Outcome: Determination of low or no impact or risk of exposure to flooding, public lands, or water resources from proposed projects.
12	**Agency/Group/Organization**	Office of Sustainability and Environmental Affairs (OSEA)
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Resilience to Natural Hazard Risk

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Gary is a part of the Great Lakes Climate Adaptation Network (GLCAN), a regional network of local government staff and partners that actively work together to identify and act on the unique climate adaptation challenges of the Great Lakes region. The City is also part of the Urban Sustainability Directors Network (USDN) Partner Network Program of Ohio-Kentucky-Indiana (OKI), which aims to accelerate the adoption of sustainability practices within the region. The Gary Climate Ready Plan is a plan that establishes six themes that reflect the future climate-ready Gary: Healthy Residents, Robust Natural Systems, Sustainable Energy, Resilient Infrastructure, and Community Readiness. For each of these themes, the city and community are developing strategies and actions that will better prepare the city, its residents, and businesses to withstand climate impacts and rebound quickly. Lake County Comprehensive Emergency Management Plan (CEMP) was consulted and reviewed to identify possible natural hazards to the projects¢ sites in the City of Gary. No obvious natural hazard risk or critical structure identified that

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		may impact the proposed activities. Outcome: Management of natural hazard risks the City of Gary residents.
13	**Agency/Group/Organization**	Federal Communication Commission (FCC)
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Broadband Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Gary has established a Smart Cities Consortium for the purpose of addressing broadband issues in the City. The members of the Consortium include IUN, Gary School Corporation, Cisco, IVY Tech, T-Mobile, AT&T, Verizon, and Comcast. These organizations have been engaged with an Advisor from the City to evaluate the access to internet in the City of Gary with a goal of developing a plan to assess the needs in the city, determine action steps that must be taken to extend coverage, including determining the need for broadband wiring and connectivity to underserved households, and identifying funding for these efforts. According to Federal Communication Commission (FCC) Residential Fixed Internet Access Service Connections per one thousand Households by Census Tract December 2023 data, was also reviewed for needs and access to Broadband service in the City of Gary. According to these data, residents in the City of Gary have access to at least seven different internet service providers with coverage of almost 100%. This data shows that, with exception vacant lands, that internet gap only exists in limited areas. Outcome: Service over 200

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		kbps in at least one direction and service at least 10Mbps down / 1 Mbps up exists available to the population at a rate of: Fixed Broadband: 97.5% Fixed Download: 97.5% Fixed Upload: 100% Most Common Download: 100 - 1,000 mbps and Most Common Upload: 15 - 25 mbps

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Table 2 – Agencies, groups, and organizations that participated.

Identify any Agency Types not consulted and provide a rationale for not consulting.

Other local/regional/state/federal planning efforts are considered when preparing the Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local/regional/federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l)).

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize the citizen participation process and how it impacted goal setting.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 4 – Citizen Participation Outreach

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NA-05 Overview

Needs Assessment Overview

Introduction

The Needs Assessment provides an evaluation of the housing, homeless, special needs, public housing, and community development needs facing the City of Gary. The purpose of this section is to identify the most significant challenges affecting residents and establish a data-driven foundation for the priorities, goals, and funding strategies outlined throughout the Consolidated Plan.

This analysis utilizes both HUD Comprehensive Housing Affordability Strategy (CHAS) data and more recent American Community Survey (ACS) estimates. Because CHAS data requires additional processing by HUD to measure housing affordability and needs by income level, it is released years after ACS data. As a result, the Needs Assessment combines the most recent available CHAS data with current ACS estimates to provide the most comprehensive picture of community needs.

Overview

Gary's most pressing community-development needs revolving around housing affordability, quality, and stability. 2016-2020 CHAS data show cost burden remains the single biggest challenge: roughly six in ten extremely low-income households (≤30 % AMI) spend more than half their income on rent or ownership costs, and nearly three quarters experience at least one of HUD's four housing problems (incomplete kitchens/plumbing, overcrowding, or cost burden). Because the city's residential stock is older, predominantly 1940 -1970 single-family homes, low-income owners also struggle with major-system failures (roofs, furnaces, water lines) and rising utility bills. Rental supply is constrained by landlords wary of accepting Housing Choice Vouchers, further tightening the market for very-low-income families. Taken together, these trends underscore the need for a dual approach: rehabilitating aging houses to preserve naturally affordable units and incentivizing new mixed-income development near transit and job hubs.

Homelessness and special-needs housing add another layer of urgency. Recent Point-in-Time counts conducted by the Northwest Indiana Continuum of Care have found more than 220 individuals experiencing homelessness on any given winter night, about 40 % sheltered and 60 % unsheltered, with steady growth in the number of seniors, survivors of domestic violence, and people exiting state institutions. Chronic homelessness persists because the pipeline of permanent

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supportive-housing slots and rapid-rehousing subsidies has not kept pace with need, and local shelters lost bed capacity during the pandemic. At the same time, people with disabilities, medically fragile seniors, and families affected by HIV/AIDS face long waits for ADA-compliant units or service-enriched housing. Gaps in accessible stock, coupled with limited case-management resources, translate into higher eviction risk and cycling through emergency facilities.

Public-sector resources are limited. The Gary Housing Authority reports a maintenance backlog exceeding $15 million across seven aging developments, and only three percent of units are fully accessible under Section 504. Capital-fund allocations cover life-safety repairs but leave little for modernization or energy efficiency. At the same time, vouchers are underutilized because payment standards lag market rents, and landlord participation is modest.

Supportive services, such as job training, after-school programs, and behavioral health counseling, are available but not at the scale required to move households toward self-sufficiency. Consequently, the city's needs assessment points to an integrated strategy: (1) expand production of affordable and accessible units through LIHTC, RAD, and targeted rehabilitation; (2) increase rental assistance and landlord incentives to reduce cost burden; (3) augment the permanent supportive-housing inventory and wrap-around services for homeless and special-needs populations; and (4) leverage infrastructure grants and workforce programs to stabilize neighborhoods and connect residents to economic opportunity.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a, b, c)

Summary of Housing Needs

Demographics	Base Year: 2020	Most Recent Year: 2024	% Change
Population	78,485	68,113	-10%
Households	30,815	27,109	-13%
Median Income	$28,020	$27,227	-13%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2015 Census (Base Year), 2020-2024 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50 % HAMFI	>50-80 % HAMFI	>80-100 % HAMFI	>100% HAMFI
Total Households	9,129	6,930	5,825	2,805	6,515
Small Family Households	3,250	2,500	1,820	940	2,675
Large Family Households	700	710	445	180	385
The household contains at least one person 62-74 years of age	1,860	1,590	2,030	1,035	2,225
The household contains at least one person age 75 or older	1,140	1,100	935	370	850
Households with one or more children 6 years old or younger	1,995	1,440	764	280	350

Table 6 - Total Households Table

Data Source: 2016 - 2020 CHAS

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Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30 % AMI	>30-50% AMI	>50-80% AMI	>80-100 % AMI	Total	0-30 % AMI	>30-50% AMI	>50-80% AMI	>80-100 % AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	140	145	20	0	305	165	40	10	15	230
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	30	0	0	85	30	0	0	10	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	135	265	25	4	429	15	20	50	4	89

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	Renter					Owner				
	0-30 % AMI	>30-50% AMI	>50-80% AMI	>80-100 % AMI	Total	0-30 % AMI	>30-50% AMI	>50-80% AMI	>80-100 % AMI	Total
Housing cost burden greater than 50% of income (and none of the above problems)	3,130	590	0	0	3,720	1,445	435	50	0	1,930
Housing cost burden greater than 30% of income (and none of the above problems)	770	1,745	415	50	2,980	595	855	395	45	1,890
Zero/negative Income (and none of the above problems)	1,225	0	0	0	1,225	199	0	0	0	199

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

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2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Having 1 or more of the four housing problems	3,460	1,030	45	4	4,539	1,660	490	110	30	2,290
Having none of the four housing problems	2,810	2,855	2,330	1,425	9,420	1,194	2,550	3,335	1,350	8,429
The household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

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Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	1,855	1,245	175	3,275	595	335	100	1,030
Large Related	435	324	30	789	39	120	15	174
Elderly	760	475	50	1,285	1,275	630	300	2,205
Other	1,045	610	160	1,815	320	240	50	610
Total need by income	4,095	2,654	415	7,164	2,229	1,325	465	4,019

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	0	0	370	370	475	140	0	615
Large Related	0	0	4	4	4	0	0	4
Elderly	535	70	0	605	770	265	20	1,055
Other	0	865	170	1,035	250	0	0	250
Total need by income	535	935	544	2,014	1,499	405	20	1,924

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Single-family households	190	370	25	4	589	0	10	20	14	44
Multiple, unrelated family households	0	0	0	0	0	45	10	30	0	85
Other, non-family households	0	4	0	0	4	0	0	0	0	0
Total need by income	190	374	25	4	593	45	20	50	14	129

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
Households with Children Present								

Table 12 – Crowding Information – 2/2

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Describe the number and type of single-person households in need of housing assistance.

According to the U.S. Census Bureau's 2020–2024 American Community Survey (ACS) 5-Year Estimates, Gary, Indiana, had approximately 27,109 households. While specific data on the number and type of single-person households in need of housing assistance in Gary is not directly provided in the ACS, national trends indicate that single-person households, particularly those with low income, are more likely to experience housing insecurity. In Gary, the median household income was reported at $27,227, with a significant portion of the population living below the poverty line.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

According to the U.S. Census Bureau's 2020–2024 American Community Survey (ACS) 5-Year Estimates, Gary, Indiana, had approximately 27,109 households. While specific data on the number of families with disabilities in need of housing assistance in Gary is not directly provided in the ACS, national trends indicate that households with disabilities are more likely to experience housing insecurity.

Domestic violence is a significant factor contributing to housing instability and homelessness. Nationally, studies have found that approximately 80% of homeless women have previously experienced domestic violence. In Gary, the presence of organizations such as the Gary Commission for Women and local shelters indicates ongoing efforts to support victims.

What are the most common housing problems?

Gary faces a range of persistent housing challenges that reflect broader patterns of economic decline and disinvestment. Many households experience housing cost burdens, particularly among low-income renters and homeowners. The city also struggles with widespread housing vacancy and blight, with numerous abandoned or deteriorated properties contributing to neighborhood decline. Substandard housing conditions and a shortage of accessible unit’s further limit options for vulnerable populations, including individuals with disabilities and seniors. In addition, local zoning regulations often conflict with current housing needs, creating barriers to reinvestment and redevelopment. These issues are compounded by instances of housing discrimination and limited fair housing enforcement capacity, all of which hinder the ability of residents to secure stable, affordable housing.

Are any populations/household types more affected than others by these problems?

Rental households appear to be more susceptible to housing problems as they occupy many of the older homes with poor housing conditions. Among this group, Small Related households have the largest number of families, and most of these families are severely low-income. This group also constitutes close to 50% of total families with a cost burden. Elderly households, whether rental or homeowner households, have high rates of being cost-burdened or extremely cost-burdened, with many paying in excess of 30% of their income on housing costs, while others pay in excess of 50%.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of former homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

A substantial portion of extremely low-income residents, those earning less than 30% of the area median income, experience severe housing problems, including cost burdens, substandard housing, overcrowding, and housing instability. Broad analysis of updated CHAS datasets confirms that a majority of these households, particularly renters, spend more than half their income on housing, leaving them highly vulnerable to displacement due to financial stocks such as emergency home repairs, rising utility costs, medical expenses, or car repairs.

Many of these families reside in aging single-family homes, which, while more affordable than newer housing, often come with significant maintenance and energy burdens. Without adequate resources, even minor unexpected expenses can jeopardize housing stability. The risk is particularly pronounced among extremely low-income families with children, where the added cost of childcare further limits financial flexibility.

Supportive interventions such as rapid rehousing have helped stabilize some households, but these resources are typically time-limited and often fall short of what is needed for sustained housing security. While the City has partnered with shelter and service providers to expand case management and housing support, many households remain at risk of housing loss when this temporary assistance ends.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

Housing features primarily associated with instability and a heightened risk of homelessness include rental properties with significant cost burdens, such as high utility expenses, housing units requiring extensive maintenance, and older homes owned by senior families. These dangers are exacerbated by ongoing unemployment, stubborn poverty levels, and stagnant income growth in recent years. In Gary, the elevated maintenance costs of homes alongside the quality of housing may be significant contributors to the risk of homelessness in the city.

Discussion

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NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The latest CHAS data for Gary shows clear disparities in housing needs by race and income level. Black/African American households face a disproportionately higher rate of housing problems, such as cost burden, overcrowding, and lack of adequate kitchen or plumbing, compared to other racial and ethnic groups, particularly at lower income levels.

Key findings include:

- **Extremely Low-Income (0–30% AMI):** 79% of households with housing problems are Black, significantly higher than their share of the population. Nearly three-quarters of all extremely low-income Black households have one or more housing problems.
- **Very Low-Income (30–50% AMI):** Over 80% of Black households in this group experience housing problems, compared to about half of White households.
- **Low-Income (50–80% AMI):** Although disparities begin to narrow, Black households still report housing problems at slightly higher rates than White households.
- **Moderate-Income (80–100% AMI):** The rate of housing problems decreases overall, but Black households remain overrepresented among those affected.
- **Severe Housing Problems:** Black households are more likely than White households to face severe problems such as cost burden exceeding 50% and overcrowding at every income level.

0%-30% of Area Median Income

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
Jurisdiction as a whole	6,490	2,639	0

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
White	585	215	0
Black / African American	5,140	2,175	0
Asian	15	0	0
American Indian, Alaska Native	8	25	0
Pacific Islander	0	0	0
Hispanic	660	200	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
Jurisdiction as a whole	4,125	2,805	0
White	360	345	0
Black / African American	3,385	2,190	0
Asian	0	0	0

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	330	240	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
Jurisdiction as a whole	965	4,865	0
White	100	530	0
Black / African American	800	3,450	0
Asian	0	35	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0

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Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
Hispanic	35	780	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Median Income Area

Housing Problems	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
Jurisdiction as a whole	120	2,680	0
White	15	165	0
Black / African American	95	2,415	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	14	100	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

OMB Control No: 2506-0117 (exp. 09/30/2021)

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

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NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
Jurisdiction as a whole	5,120	4,004	0
White	535	260	0
Black / African American	3,915	3,400	0
Asian	15	0	0
American Indian, Alaska Native	4	30	0
Pacific Islander	0	0	0
Hispanic	590	265	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 people per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
Jurisdiction as a whole	1,520	5,405	0
White	115	590	0
Black / African American	1,350	4,225	0
Asian	0	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	25	535	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 people per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
Jurisdiction as a whole	155	5,665	0
White	55	570	0

Severe Housing Problems*	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
Black / African American	95	4,150	0
Asian	0	35	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	4	805	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 people per room, 4. Cost Burden over 50%

80%-100% of Median Income Area

Severe Housing Problems*	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
Jurisdiction as a whole	34	2,775	0
White	15	165	0
Black / African American	15	2,495	0
Asian	0	0	0

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Severe Housing Problems*	Has one or more of the four housing problems	Has none of the four housing problems	The household has no/negative income, but none of the other housing problems.
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	115	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 people per room, 4. Cost Burden over 50%

Discussion
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NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,465	5,345	5,920	1,464
White	2,375	420	560	100
Black / African American	14,195	4,415	4,660	1,170
Asian	45	0	15	0
American Indian, Alaska Native	40	4	4	15
Pacific Islander	0	0	0	0
Hispanic	1,545	440	595	175

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

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NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The 2016–2020 CHAS data for Gary, Indiana, shows clear disparities in housing needs by race and income level. Black/African American households face a disproportionately higher rate of housing problems, such as cost burden, overcrowding, and lack of adequate kitchen or plumbing, compared to other racial and ethnic groups, particularly at lower income levels.

Key findings include:

- **Extremely Low-Income (0–30% AMI):** 79% of households with housing problems are Black, significantly higher than their share of the population. Nearly three-quarters of all extremely low-income Black households have one or more housing problems.
- **Very Low-Income (30–50% AMI):** Over 80% of Black households in this group experience housing problems, compared to about half of White households.
- **Low-Income (50–80% AMI):** Although disparities begin to narrow, Black households still report housing problems at slightly higher rates than White households.
- **Moderate-Income (80–100% AMI):** The rate of housing problems decreases overall, but Black households remain overrepresented among those affected.
- **Severe Housing Problems:** Black households are more likely than White households to face severe problems such as cost burden exceeding 50% and overcrowding at every income level.

If they have needs not identified above, what are those needs?

Many live in older homes that may need repairs and have high utility costs. A large number of these households spend a substantial portion of their income on housing, which makes it hard to afford other basic needs. Renters, especially those with very low incomes, are at high risk of losing their housing if they face unexpected costs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Gary's population is predominantly composed of minority residents, with individuals of color residing in every neighborhood across the city. Black or African

American residents represent the largest racial group, making up a substantial majority of the city's population. This demographic is the dominant group in nearly all census tracts, reflecting a widespread and consistent presence citywide. Hispanic or Latino residents also represent a notable portion of the population, with concentrations observed in specific areas, including parts of the eastern census tracts. These patterns highlight the city's longstanding racial diversity and the spatial distribution of minority communities throughout its neighborhoods.

NA-35 Public Housing – 91.205(b)

Introduction

GHA owns and operates a variety of public housing developments across the city, which serve a mix of families, seniors, and people with disabilities. These include communities such as Genesis Towers Senior High Rise, Glen Park Senior High Rise, Broadway Manor, Concord Village, Miller Heights, and East Point. Each development offers different unit sizes and amenities tailored to the needs of its residents. GHA continues to maintain and upgrade these properties as part of its broader efforts to preserve affordable housing options throughout the city.

In addition to its public housing portfolio, GHA administers the Housing Choice Voucher (HCV) Program, also known as Section 8. This program assists low-income households by subsidizing rent payments in privately owned housing. Currently, GHA manages approximately 2,445 HCVs, allowing participants the flexibility to choose housing in the private rental market. While the HCV waitlist is presently closed, the program remains a critical tool in helping residents access affordable housing beyond GHA-owned properties. GHA also administers Project-Based Vouchers (PBVs), which are attached to specific housing units. Unlike tenant-based vouchers, PBVs remain with the unit and provide ongoing rental assistance to eligible tenants. The PBV waitlist is likewise closed at this time.

GHA is also pursuing innovative partnerships to expand housing opportunities for vulnerable populations. A notable initiative involves collaboration with the City of Gary Redevelopment Commission to develop approximately 20 single-family rental homes in the Emerson neighborhood. These homes are specifically targeted at veterans and will be supported by Veterans Affairs Supportive Housing (VASH) vouchers. The project will be managed by GHA's nonprofit arm, the Northwest Indiana Development Corporation (NIDC), and is part of a broader effort to provide stable, service-enriched housing for veterans returning to civilian life.

Further, GHA has undertaken redevelopment and modernization projects aimed at improving the physical condition and long-term viability of its housing stock. This includes repositioning selected properties through HUD's Rental Assistance Demonstration (RAD) program, which allows public housing units to be converted to long-term Section 8 rental assistance contracts. Past redevelopment efforts have included the transformation of properties like Horace Mann and Duneland Village under the HOPE VI program. GHA is also actively pursuing

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strategies to address aging infrastructure and physical obsolescence in its properties, ensuring that housing remains safe, decent, and energy-efficient for residents.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit's vouchers in use	0	42	1,446	2,445	0	1,314	0	0	0

Table 22 - Public Housing by Program Type

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

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Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	5,254	9,295	11,000	0	11,000	0	0
Average length of stay	0	3	7	6	0	6	0	0
Average Household size	0	2	2	2	0	2	0	0
# Homeless at admission	0	1	6	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	421	98	0	98	0	0
# of Disabled Families	0	5	240	282	0	282	0	0
# of Families requesting accessibility features	0	42	1,446	1,314	0	1,314	0	0

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	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

	Program Type								
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	1	31	29	0	29	0	0	0

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Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	41	1,415	1,283	0	1,283	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	2	0	2	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition**

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	1	20	17	0	17	0	0	0
Not Hispanic	0	41	1,426	1,297	0	1,297	0	0	0

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition**

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

At the Gary Housing Authority (GHA), there is an ongoing need for accessible units that accommodate mobility, sensory, and other physical impairments. This need is evident both among current tenants and among applicants on the public housing and Housing Choice Voucher (HCV) waiting lists. A portion of applicants have identified accessibility needs such as wheelchair-accessible units, grab bars, walk-in showers, and ground-floor units. Although GHA has incorporated accessible features in some of its developments, particularly in senior high-rises such as Genesis Towers and Glen Park, demand still exceeds the number of available accessible units. Wait times for mobility-accessible units tend to be longer, and retrofitting older units remains a challenge due to the age and design constraints of the existing housing stock.

The most immediate needs of residents of Public Housing and Housing Choice voucher holders

Residents of GHA's public housing developments and HCV holders face a range of pressing needs, many of which are tied to the broader challenges of poverty, aging infrastructure, and limited housing supply. The most immediate needs include:

Many public housing units are aging and require regular repairs to address issues such as plumbing, heating, and electrical systems. Mold remediation, pest control, and lead-based paint hazards are also concerns in some older developments. Households are often mismatched with units, particularly larger families needing three or more bedrooms and residents requiring ADA-compliant units.

How do these needs compare to the housing needs of the population at large

Public housing and Housing Choice Voucher (HCV) households in Gary experience deeper levels of housing cost burden and instability compared to the general population. While many residents citywide struggle with affordability, those in assisted housing are often extremely low-income and lack the financial resilience to absorb unexpected costs such as rent increases, utility bills, or emergency repairs. This makes them more vulnerable to housing loss and economic displacement.

In terms of housing quality, aging infrastructure, and deferred maintenance affect households across Gary. Still, these conditions are often more severe in public housing developments due to limited funding and the age of the properties. HCV participants also face barriers in securing quality units, as landlord participation is uneven and affordable options are limited. As a result, many low-income renters are forced into substandard housing or neighborhoods with fewer resources and opportunities.

The need for accessible housing is greater among public housing and HCV residents, who include higher proportions of elderly and disabled individuals. While accessibility needs exist citywide, the shortage of ADA-compliant units is more acute in publicly assisted housing. Challenges such as outdated unit layouts and limited funding for retrofits hinder compliance with Section 504 and reducing housing options for individuals with disabilities.

Discussion

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NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Gary serves as a lead member of the Continuum of Care Network of Northwest Indiana (Region 1A), a collaborative alliance of municipalities, service providers, and housing agencies dedicated to addressing homelessness across Lake County. Through this partnership, Gary plays a significant role in regional efforts to assess homelessness, coordinate services, and develop strategies to prevent and end homelessness. The city's Department of Community Development actively engages with the Continuum of Care to align local housing initiatives with broader regional goals, ensuring that resources are effectively utilized to support vulnerable populations.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the day people experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	12	98	0	0	0	0

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Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the day people experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	0	5	0	0	0	0
Persons in Households with Only Adults	95	65	0	0	0	0
Chronically Homeless Individuals	0	13	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	9	13	0	0	0	0
Unaccompanied Child	4	11	0	0	0	0
Persons with HIV	0	6	0	0	0	0

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Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

Homeless needs in the City of Gary are assessed through coordinated efforts involving the Northwest Indiana Continuum of Care, local shelter providers, and community-based service organizations. Data collection from the annual Point-in-Time (PIT) Count offers a snapshot of the sheltered and unsheltered population, while direct consultation with frontline agencies provides context on emerging trends. In recent counts, Gary has seen a notable increase in the number of individuals experiencing homelessness, including a growing share of unsheltered people. While exact figures vary year by year, the trend reflects a deepening need for both emergency and long-term housing interventions.

The homeless population in Gary includes both individuals and families facing housing crises, with many experiencing compounding challenges such as mental health needs, chronic health conditions, or histories of involvement in the justice system. Shelter providers report that Gary increasingly absorbs regional demand, as surrounding areas lack sufficient emergencies or transitional housing. This regional imbalance places additional strain on the city's limited shelter capacity. Moreover, shelters in Gary have become default housing options for individuals released from correctional institutions, further increasing local demand.

The COVID-19 pandemic significantly exacerbated homelessness in the city. Shelter operators faced reduced bed capacity due to public health protocols while experiencing a surge in demand from residents affected by job loss, eviction, or family displacement. Input from a provider focus group indicated that service organizations faced dual pressures: a loss of available space due to social distancing requirements and a dramatic rise in housing needs among both individuals and families. These conditions have reinforced the urgent need for expanded shelter capacity, rapid rehousing options, and supportive services to prevent and address homelessness in Gary.

Discussion:

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NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)

Introduction:

Special Needs Housing is defined as developments providing permanent supportive housing and integrated housing for individuals with special needs. Individuals with special needs are those who are physically, emotionally, or mentally impaired, or who suffer from mental illness, are developmentally disabled, are youth aging out of foster care, have addictions, are living with HIV/AIDS, or are family members of those affected. The following provides a description and estimates of individuals who are not homeless but may require supportive housing or services. This includes:

- • The elderly and the frail elderly
- • Persons with disabilities (mental, physical, developmental)
- • Persons with alcohol or other drug addictions
- • Persons with HIV/AIDS
- • Victims of domestic violence

Describe the characteristics of special needs populations in your community:
Gary's special-needs community is both sizeable and diverse, reflecting the city's aging population, extreme poverty rate, and long legacy of industrial disinvestment. Roughly one resident in seven (14 percent) lives with at least one disability, most commonly ambulatory, cognitive, or independent-living impairments, while nearly one in six (16 percent) is now 65 years of age or older, a share that has inched upward every year since 2010. , who comprise about five percent of Gary's adult population, shoulder a disproportionate burden of disability and fixed-income poverty, further tightening their housing choices. Layered on top of these structural challenges is a region-leading prevalence of chronic illnesses and behavioral-health concerns: Lake County posts Indiana's highest rate of adults living with both a serious mental illness and a substance-use disorder (6.5 percent and 9.2 percent, respectively), and its fatal-overdose rate 46 deaths per 100,000 residents exceeds the state average by more than a third.
Health-related vulnerabilities intersect with housing insecurity. State surveillance shows 1,103 people living with HIV in Lake County (2023), fully 17 percent of Indiana's HIV caseload; about half reside in Gary, where poverty concentrates and affordable, healthy units are scarce. Survivors of domestic violence, more than 2,000 hotline calls originated from the county last year routinely exhaust the city's limited shelter beds, forcing some families to double-up or enter unsafe

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accommodations. At the same time, the city's chronically homeless population, tallied each January by the Continuum of Care, remains dominated by adults with disabling conditions who report long histories of incarceration, trauma or untreated mental illness; shelter providers note that pandemic-era service cuts and rent hikes have pushed more medically fragile seniors into cars, abandoned houses and encampments.

Accessibility shortfalls compound these pressures. Fewer than one in ten housing units in Gary offer step-free entries or roll-in bathrooms, and the public-housing stock is older than the citywide average, making Section 504 retrofits costly and slow. Voucher holders, 46 percent of whom identify a household member with a disability, face "double discrimination" when searching for barrier-free rentals: fewer landlords accept Housing Choice Vouchers, and even fewer own units equipped for wheelchairs or visual-hearing modifications. For many residents with complex medical or behavioral-health needs, supportive-housing slots and wrap-around services case management, transportation, personal-care attendants remain the linchpin for stability, yet wait lists stretch six to 18 months.

What are the housing and supportive service needs of these populations, and how are these needs determined?

Housing Needs:

A significant portion of Gary's special needs residents require housing units that are physically accessible, including features such as step-free entryways, wider doorways, grab bars, roll-in showers, and ground-floor layouts. However, the supply of such units remains severely limited, particularly in the private rental market and aging public housing developments. These populations are also disproportionately low-income, often dependent on fixed benefits such as Social Security or veterans' pensions, making affordable rents essential. Housing Choice Voucher holders with disabilities face additional barriers, as fewer landlords are willing to accept vouchers, and even fewer offer ADA-compliant units. Chronically homeless individuals and medically fragile seniors require permanent supportive housing with long-term rental assistance and onsite case management, but local capacity is insufficient to meet current demand.

Supportive Service Needs:

Supportive services are critical for ensuring housing retention and health outcomes. These include in-home personal care, mental health and substance use treatment, transportation to medical appointments, medication management, and ongoing case management. Veterans and individuals existing institutional settings (such as correctional facilities or hospitals) often need transitional services, such as

life skills training, legal aid, or employment support. Survivors of domestic violence require trauma-informed shelter, legal protection, and counseling, as well as pathways to safe, permanent housing. Seniors and those with chronic illnesses may require regular health monitoring, home-delivered meals, and mobility aids.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Recent surveillance compilations from the Indiana Department of Health (IDOH), the Chicago Department of Public Health (CDPH), and national dashboards such as AIDSVu and the federal AHEAD portal show that the Chicago EMSA remains one of the nation's largest HIV jurisdictions, with just over 32,000 people known to be living with HIV (PLWH) in 2022. Lake County accounts for roughly 1,000–1,050 of those cases (about 3 percent of the EMA total and 8 percent of all PLWH in Indiana), giving the county a prevalence of 225 cases per 100,000 residents, markedly higher than the overall Indiana rate (147/100,000). Epidemiologists note that Lake County's share of the Chicago EMA caseload has been inching upward by 1–2 percent annually since 2018, largely because new diagnoses are declining slightly on the Illinois side of the border while remaining level in Northwest Indiana.

Demographic profile

- Within the Chicago EMA, Black residents make up 44 % of PLWH but only 22 % of the general population; in Lake County, the disparity is even sharper, about 57 % of PLWH are Black, although Black residents account for 34 % of the county's population. Latinx residents comprise roughly 26 % of the EMA's cases and 18 % of Lake County's cases, mirroring local population shares.

- Males represent about 74 % of PLWH in the EMA. Male-to-male sexual contact remains the dominant exposure category (56 %), but heterosexual contact now accounts for nearly one in four prevalent cases and almost 40 % of new female diagnoses. Age. Roughly 52 % of PLWH in the EMA are aged 45–64, reflecting a maturing epidemic. Lake County's age curve is similar, but it shows a slightly larger 25–34 cohort (18 % vs. 15 % EMA-wide), which local providers attribute to ongoing transmission among younger Black MSM.
- Among women living with HIV in Lake County, roughly one-third are heads of household with dependent children, according to Ryan White Part A medical-case-management intakes.

If the PJ establishes a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow

the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii)).

Discussion:

Internationally left blank.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Gary has an abundance of public facilities ranging from parks to community centers, fire stations/equipment, and facilities dedicated to use by the elderly or youth, childcare, and other support facilities. These facilities, however, suffer from different maintenance issues and require improvements to meet current needs. Overall, the city's infrastructure is old and often deteriorating. The City aims to upgrade these facilities; however, a lack of funds is always an issue. The city also faces a challenge in that it is often forced to make decisions for the efficacy of some projects, as many blocks are often dilapidated, with a substantial amount of vacant land or buildings.

For the upcoming five-year planning period, the City's Engineering Department has identified several priority improvement or renovation projects in different parts of the city. Most of these projects will be funded by the city or other funds, as the extent of public facility improvements far exceeds the city's available resources through the CDBG annual allocations.

How were these needs determined?

Public facilities in the city were determined primarily based on direct consultation with the city and other organizations. In addition to the following:

1. Comments received during the community outreach and participation process.
2. Responses from the Community Needs Survey
3. Consultation with different departments, including Planning, Engineering, Parks Departments, and the Fire and Police Departments

Describe the jurisdiction's need for Public Improvements:

For the infrastructure improvements, the city needs utilities, water, and sewer upgrades in several parts of the city and some neighborhoods. These areas have needs ranging from sidewalk to sewer connection and street pavement. The need for infrastructure improvement was expressed as a high priority by the community survey. In recent years, the city has started an aggressive program to upgrade

sewer and drainage facilities, but these are limited to certain sections of the city, where other activities are ongoing.

For the upcoming five-year planning period, the City expects to fund a variety of public improvement projects. These activities will mostly be funded from other sources rather than HUD funds. The City, however, anticipates supporting projects with CDBG funds that are part of target areas and can leverage the City's funds with other sources of funding. The City will continue to fund public improvements related to accessibility and street improvements on an annual basis for areas where other projects are underway.

How were these needs determined?

Several documents and plans outline the City's public improvement needs, including those targeting areas designated for revitalization or redevelopment. They cover everything from streets and highways to the public-transit network, bicycle routes, and pedestrian connections. In 2019, the city adopted a new Comprehensive Plan that identifies several infrastructures and public facility needs.

On an ongoing basis, the City of Gary reviews these needs and gathers public input for improvements through various outreach efforts. The city also collaborates with several local and regional organizations, such as the Northwestern Indiana Regional Planning Commission (NIRPC) and the Indiana Department of Transportation (INDOT), in developing plans for public enhancements. The city actively seeks additional funding opportunities and will continue to partner with its respective departments to assess community needs and the availability of funding to meet those needs. Public improvement needs were further influenced by the following:

1. Comments received during the community outreach and participation process.
2. Responses from the Community Needs Survey
3. Consultations with different departments, including Planning, Engineering, GPTC, and other Departments.

Describe the jurisdiction's need for Public Services:

The City's aging population, combined with recent job losses, stagnant income growth, and poverty, has created a wide array of needs for many services. In recent

months, the unemployment rate in the city has exceeded 15%, while the poverty rate has risen above 30%. As an industry-based community with limited resources, the city cannot meet all the public service needs of its residents. In various conversations and the community survey, the public services deemed necessary in the city included the following:

- Food and nutrition assistance
- Housing and homeless services, including case management, outreach, and homelessness prevention.
- Childcare services and recreational activities
- Senior services, including case management and advocacy.
- Services for special needs groups (i.e., substance abusers, victims of domestic violence, and the mentally ill)
- Employment services

How were these needs determined?

The city organized multiple group meetings with various organizations to gather feedback for this Plan, focusing on the needs of the non-housing community development. Furthermore, discussions were held with several housing organizations operating in the city. Residents and agencies were also invited to participate in a community survey to express their needs. In addition, the City's consultants gathered and analyzed diverse data to assess these needs. This comprehensive information played a crucial role in identifying the City's needs and priorities. For the next five years, the Public Services Program has identified the needs of individuals, families, children, the homeless, and seniors as the top priority regarding funding and services.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:
Gary's housing market is shaped by long-term population decline, high vacancy rates, and an aging housing stock, all of which contribute to widespread affordability and quality-of-life challenges. As outlined in the 2021–2026 Consolidated Plan, the city has approximately 43,378 housing units, but more than 27% or over 11,800 units are vacant. Nearly 90% of the housing stock was built

before 1980, and more than a third predates 1950, reflecting decades of deferred maintenance, code violations, and lead-based paint hazards. Only 3% of homes were built after 2000, indicating minimal new residential development in recent decades. The city's homeownership rate has fallen to around 46%, with the majority of households now renting, often in single-family homes that have transitioned from owner- to renter-occupied due to economic hardship and limited reinvestment.

Gary's median home value increased by 38%, from $68,000 in 2020 to $94,700, while median gross rent reached $795. Even so, affordability remains a significant concern—not because housing costs are especially high, but because stagnant incomes and widespread poverty continue to limit what many residents can afford. Many low- and very low-income households are cost-burdened, especially renters, with over half paying more than 30% of their income on housing. The market shows an oversupply of units overall, but a severe mismatch exists between available housing and the needs of residents, particularly seniors, people with disabilities, and large families. The City also lacks a sufficient stock of accessible or modern housing that meets the needs of these populations.

The Strategic Plan addresses these challenges by prioritizing the rehabilitation of vacant and deteriorated properties, expanding affordable rental options, preserving existing affordable housing, and increasing homeownership opportunities through down payment assistance and counseling. Investments are also directed toward code enforcement, neighborhood stabilization, and incentives for mixed-income and infill development.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	30,140	72%
1-unit, attached structure	2,385	6%
2-4 units	3,015	7%
5-19 units	3,495	8%
20 or more units	2,420	6%
Mobile Home, boat, RV, van, etc.	674	2%
Total	**42,129**	**100%**

Table 31 – Residential Properties by Unit Number

Data Source: 2020-2024 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	45	0%	155	1%
1 bedroom	330	2%	2,585	17%
2 bedrooms	4,590	29%	6,325	41%
3 or more bedrooms	10,734	68%	6,450	42%
Total	**15,699**	**99%**	**15,515**	**101%**

Table 32 – Unit Size by Tenure

Data Source: 2020-2024 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Gary has approximately 4,092 federally assisted housing units supported through a combination of federal, state, and local programs. These units are distributed across a range of developments, with the majority serving low-income families and senior households. Of the total units, an estimated 3,444 or about 84% are designated for Extremely Low-Income (ELI) households, reflecting a strong emphasis on meeting the needs of the city's most economically

vulnerable residents. Assisted properties include multifamily developments with varying bedroom configurations, many of which are reserved for families with children. Several properties are also age-restricted, offering housing specifically for senior citizens. The developments vary in size, from small sites with fewer than ten units to large complexes with over one hundred units.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Gary is at risk of losing ten affordable housing units across three properties by 2029 due to expiring federal subsidies. These units are owned by local nonprofit developers, including CR Works Inc. and Gary Citywide Development Corporation. The largest at-risk property, 444 Fillmore Street, has eight units under the ownership of Gary Citywide, with subsidies set to expire in 2026. Two additional units, owned by CR Works Inc., also face expiration, including one from the Ruby Homes Rehabilitation development.

Does the availability of housing units meet the needs of the population?

Although Gary has a large inventory of housing units and a high vacancy rate, over one-quarter of all units are unoccupied, and the availability of safe, affordable, and suitable housing does not adequately meet the needs of the population. The city's housing stock is predominantly older, with the vast majority of units built before 1980, and many in need of substantial rehabilitation to address issues such as code violations, lead paint, and poor energy efficiency. While federal, state, and local programs support thousands of subsidized units, most serving extremely low-income households, the demand is still outpaced supply, especially for renters facing severe cost burdens and for special populations such as seniors and people with disabilities. Additionally, many vacant units are not viable housing options due to deterioration or location in distressed neighborhoods. Despite a numerical surplus, the city faces a persistent mismatch between available units and the needs of low- and moderate-income households.

Describe the need for specific types of housing:

The most pressing demand is for affordable rental housing for extremely low-income households, many of whom are severely cost-burdened and rely on federal subsidies to maintain housing stability. There is also a significant need for rehabilitated single-family homes, as a large portion of the city's existing stock consists of aging, detached homes, many of which are vacant, deteriorated, or no longer meet safety and habitability standards.

In addition, Gary requires increased availability of accessible housing units to serve seniors, people with disabilities, and residents with limited mobility. As the population ages and fixed incomes become more common, the need for one-story,

barrier-free, and supportive housing options has grown. Smaller units, such as one-bedroom apartments or efficiency units, are also in demand, particularly for seniors, single adults, and non-family households.

There is also an unmet need for transitional and permanent supportive housing for individuals experiencing homelessness or those at risk due to unstable living conditions. Lastly, the city would benefit from more multifamily and mixed-income developments in areas with access to transportation, services, and employment opportunities, to support both economic diversity and neighborhood revitalization.

Discussion

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MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The cost of housing in the City of Gary has increased significantly in recent years, reflecting broader market trends while continuing to present affordability challenges for many residents. Between 2020 and 2024, the median home value increased from $68,400 to $94,700, representing a 38 percent increase. During the same period, the median contract rent rose from $635 to $795 per month, an increase of 25 percent. Despite these increases, Gary remains a comparatively affordable housing market within the region. However, rising housing costs may place additional financial burdens on low- and moderate-income households, particularly renters. In 2024, approximately 80 percent of renter households paid between $500 and $1,499 per month in rent, with the largest share (43 percent) paying between $1,000 and $1,499 per month.

Cost of Housing

	Base Year: 2020	Most Recent Year: 2024	% Change
Median Home Value	$68,400	$94,700	38%
Median Contract Rent	$635	$795	25%

Table 33 – Cost of Housing

Data Source: 2015 Census (Base Year), ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	1,422	11%
$500-999	4,684	37%
$1,000-1,499	5,444	43%
$1,500-1,999	765	6%
$2,000 or more	200	2%
Total	**12,515**	**100%**

Table 34 - Rent Paid

Data Source: 2020-2024 ACS

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Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,405	No Data
50% HAMFI	8,265	5,170
80% HAMFI	13,200	8,780
100% HAMFI	No Data	10,164
Total	**23,870**	**24,114**

Table 35 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$860	$985	$1,197	$1,475	$1,587
High HOME Rent	$662	$883	$993	$1,287	$1,707
Low HOME Rent	$489	$652	$707	$928	$1,300

Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, there is not sufficient housing for households at all income levels in Gary. While the city has a high number of vacant units and an overall surplus in its housing inventory, this surplus does not equate to sufficient or appropriate housing across all income brackets. Low- and extremely low-income households face the most significant barriers, with a persistent shortage of affordable and quality rental units. A large portion of the housing stock is older and in need of repair, limiting its habitability and increasing the cost burden for renters. Middle-

and higher-income households may have more housing options, but housing quality and neighborhood conditions, such as blight, infrastructure decay, and disinvestment, can still act as deterrents.

How is the affordability of housing likely to change considering changes to home values and/or rents?

Affordability in Gary is likely to remain challenged, particularly for low-income renters, despite the city's relatively low median home values and rents compared to regional and national averages. As market conditions slowly shift, with some modest increases in home values and rents, there is a risk that affordability may worsen, especially for vulnerable households without corresponding income growth. Aging housing stock and rising maintenance costs can further erode affordability, as landlords pass renovation costs onto tenants. Moreover, if redevelopment or public investment leads to neighborhood improvement, areas may experience localized price increases, which could further reduce affordability in traditionally lower-cost neighborhoods.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Given the alignment of HOME rents with Fair Market Rents (FMRs), the City of Gary's strategy to produce or preserve affordable housing should focus on leveraging HOME funds to maintain affordability for low- and very low-income households. By utilizing HOME funds to develop new units or rehabilitate existing ones, the city can ensure that rents remain within the established limits, thereby providing sustainable housing options for its residents.

Discussion

Intentionally left blank.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,980	25%	7,005	45%
With two selected Conditions	105	1%	435	3%
With three selected Conditions	145	1%	4	0%
With four selected Conditions	0	0%	75	0%
No selected Conditions	11,465	73%	7,990	52%
Total	**15,695**	**100%**	**15,509**	**100%**

Table 37 - Condition of Units

Data Source: 2020-2024 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	365	2%	800	5%
1980-1999	650	4%	2,060	13%
1950-1979	8,875	57%	7,850	51%
Before 1950	5,804	37%	4,800	31%
Total	**15,694**	**100%**	**15,510**	**100%**

Table 38 – Year Unit Built

Data Source: 2016-2020 CHAS

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Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,037	93%	7,283	51%
Housing Units built before 1980 with children present	814	5%	34	0%

Table 39 – Risk of Lead-Based Paint

Data Source: 2020-2024 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units (DATA NOT PROVIDED BY HUD)

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 40 - Vacant Units

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Total Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	41	1,969	2,489	0	1,633	0	0	0
# of accessible units									

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition**

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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Public Housing Condition

Public Housing Development	Average Inspection Score

Table 42 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Gary's public-housing portfolio is dominated by pre-1980 high-rise and garden-style developments whose major systems are approaching the end of their useful lives. Capital-needs studies submitted with the housing authority's FY 2026 Agency Plan estimate a backlog of roughly $15 million for roof replacements, elevator modernization, fire-life-safety upgrades, plumbing re-piping and ADA retrofits at its seven remaining AMP sites, led by Glen Park Senior High-Rise (built 1967), Genesis Towers (1971) and the scattered-site Concord Village townhomes (early-1970s) In addition, the authority identifies two obsolete family projects Dorie Miller and Colonial Gardens for demolition/disposition under Section 18, noting that "continued capital investment would not be cost-effective".

Because these properties were designed long before current accessibility standards, only about 3 percent of units are fully UFAS-compliant; the five-year CFP schedule therefore earmarks annual set-asides to convert at least four units per year to meet Section 504 requirements and to add automatic door openers, roll-in showers, and visual-alert systems in common areas.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Improving residents' living environment extends beyond bricks and mortar. GHA's 2026 Plan expands the Family Self-Sufficiency roster from 38 to 60 participants, and funds a new Resident Opportunities & Self-Sufficiency (ROSS) coordinator focused on digital literacy and case management for seniors and persons with disabilities Partnerships with WorkOne Northwest Indiana, Ivy Tech and Methodist Hospitals will continue to bring on-site job fairs, CNA training and health-screening clinics to Genesis and Glen Park high-rises To promote safety and community cohesion, the agency is installing additional CCTV cameras tied into the Gary Police real-time crime center and re-launching resident councils with small-grant stipends for youth programming and community gardens Finally, GHA is coordinating with the City's Department of Transportation to ensure that forthcoming IndyGo BRT feeder service and sidewalk repairs under the Safe Streets & Roads for All grant directly link public-housing campuses to grocery stores, parks and the improved South Shore Line station, reducing transportation barriers for low-income

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households . Together, these capital and resident-services initiatives aim to transform an aging portfolio into safe, energy-efficient, and opportunity-rich communities for Gary's lowest-income families and seniors.

Discussion:

Intentionally left blank.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	79	0	2	178	0
Households with Only Adults	124	0	0	245	0
Chronically Homeless Households	22	0	0	11	0
Veterans	28	0	0	72	0
Unaccompanied Youth	0	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

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Describe mainstream services, such as health, mental health, and employment services, to the extent those services are used to complement services targeted at homeless people.

Alongside its role in the Continuum of Care Network, the city collaborates with various local and regional agencies to ensure that essential services for the homeless are available. Through a system of referrals and cooperative agreements, these agencies effectively address the health, mental health, and employment needs of homeless individuals throughout the continuum of care. Mainstream resources encompass housing programs, those accepting Housing Choice Vouchers, Temporary Assistance for Needy Families (TANF), Supportive Housing for disabled individuals, the State Children's Health Insurance Program (CHIP), Head Start, Mental Health and Substance Abuse Block Grants, among others.

The Calumet Township Trustee offers a variety of support for Gary residents, including housing, utility, and food assistance for families and individuals. The Salvation Army also provides emergency support for needy families, which includes social services, food assistance, and housing options. Similarly, Catholic Charities and several local churches offer temporary help to families and individuals in need within the city.

List and describe services and facilities that meet the needs of homeless people, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

There are a number of agencies and organizations that provide a variety of programs and services to the homeless. Many of these are members of the Continuum of Care Network and receive funding from the CoC, the city, or private organizations. This list is not a comprehensive list of all services, facilities, programs, or agencies serving homeless people in Gary. Many of these agencies also serve the non-homeless special needs subpopulations discussed in the next section (MA-35 Special Needs Facilities and Services). Some of the available agencies providing mainstream services are listed below.

- Edgewater Systems Mentally Disabled Permanent - Supportive Housing

- Calumet Township Trustee, All Indigent Citizens - Emergency Shelter & Permanent Housing
- Serenity House, Substance Abuse, - Long Term Shelter & Supportive Services
- Gary Housing Authority, Low-income populations, - Permanent Housing
- Tree of Life, CDC Low-moderate Income population Permanent Housing
- Calumet Township Trustee/ Multi-Purpose Center. All income-eligible & indigent residents of Calumet Township Emergency shelter-rental payment assistance-utility payments-food-medical assistance-other essential needs
- Youth Services Bureau, School age & Young Adults - Tutoring, recreational & cultural, summer youth employment
- Thelma Marshall Children's Home, Youth up to 18 yrs. (Emotionally disturbed & court ordered) - Emergency & transitional housing.
- Legal Services of Northwest Indiana, all citizens/Low-income households' Legal representation and counsel in divorces, child support, landlord-tenant issues, etc.
- Gary Police Department, Victim Assistance - Emergency transportation for victims of domestic violence and homeless people to safe locations
- Salvation Army, Feeding Program 5 days a week, - Help with rent and utilities, shelter, Families and Victims
- Visiting Nurse Association, Homeless Prevention - Elderly, disabled
- Food Bank of Northwest Indiana Inc., All citizens/Low-income households - Emergency Food Service
- Catholic Family Services, Emergency Assistance, - Food, rent assistance, Families, adults, children.
- The Arc of Northwest Indiana Inc., Disabled Individuals - Employment Services
- Community HealthNet, Health Services - Indigent Care
- Anew Life Youth & Comm. Dev., Children adult - Case Management, Employment Services
- Gary Literacy Coalition, Children's Education, after-school program
- Indiana Parenting Institute Families, expecting mothers - Child care, education, assistance to families.
- Northwest Indiana Community Action Corporation, Emergency assistance, - Utility assistance for Families and homeowners

MA-35 Special Needs Facilities and Services – 91.210(d)

Including the elderly, frail elderly, people with disabilities (mental, physical, developmental), people with alcohol or other drug addictions, people with HIV/AIDS and their families, public housing residents, and any other categories the jurisdiction may specify and describe their supportive housing needs.

- **Elderly and Frail Elderly:** The city offers services such as meal delivery, home repairs, and accessibility modifications to support aging in place. However, there is an ongoing gap between the level of need and the availability of supportive housing and services for seniors, especially those with limited mobility or fixed incomes.
- **People with Disabilities:** Many homes in Gary are not ADA-compliant, and the demand for accessible, affordable housing exceeds the supply. While the city supports home modifications and rehabilitation, the need for permanent supportive housing options remains high.
- **Persons with Mental Illness and Substance Use Disorders**: There are transitional and supportive housing services available through local providers, but long-term housing options with integrated behavioral health services are limited. Individuals in recovery or with ongoing mental health needs face challenges in maintaining stable housing without expanded support.
- **Persons with HIV/AIDS:** While regional services may be available, Gary lacks dedicated housing units or service infrastructure tailored to the needs of people living with HIV/AIDS, leaving this population underserved in terms of housing stability and medical care coordination.
- **Public Housing Residents and Other Special Needs Groups:** Residents in public housing developments often need case management and supportive services to address a range of social, economic, and health-related challenges. This includes elderly residents, individuals with disabilities, and families at risk of instability due to income or housing conditions.

Describe programs for ensuring that people returning from mental and physical health institutions receive appropriate supportive housing!

The city collaborates with the Northwest Indiana Continuum of Care and other regional partners to provide supportive housing for individuals returning to the community from mental and physical health institutions.

Efforts are made to ensure that individuals exiting hospitals, psychiatric facilities, or other institutions are not discharged into homelessness. This includes discharge

planning, housing referrals, and case management services that link individuals to community-based supports. Emergency Solutions Grant (ESG) funds support rapid rehousing and homelessness prevention programs designed to assist individuals returning from institutional settings. These programs help secure transitional or permanent housing while connecting individuals to income support and ongoing health services. Written standards adopted by the city guide how individuals exiting institutions are assessed and prioritized for housing assistance. These standards help streamline referrals, reduce the risk of housing instability, and ensure coordination across service systems.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e).

Planned efforts include funding home accessibility modifications and emergency repairs for low-income homeowners, improving ADA access in public facilities, and coordinating with service providers to connect residents to supportive services such as case management, transportation, and health care. These activities aim to promote housing stability, support aging in place, and ensure that vulnerable residents can safely remain in their homes and communities, aligning with the City's broader goals to preserve affordable housing and enhance quality of life for special needs populations.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to people who are not homeless but have other special needs. Link to one-year goals. (91.220(2)).

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Gary's Analysis of Impediments to Fair Housing Choice identifies several public policies that have historically constrained the development of affordable housing and discouraged reinvestment in residential neighborhoods. Leading among these are zoning and land use policies that prioritize low-density, single-family development and restrict opportunities for multifamily or mixed-use housing, particularly in areas near transit or existing infrastructure.

The city's permitting and inspection processes have also contributed to development barriers. Delays in plan review, limited staff capacity, and inconsistent code enforcement can increase project timelines and costs, reducing the financial viability of both new affordable housing construction and the rehabilitation of existing housing stock. While the intent of enforcement is to reduce substandard conditions, the cumulative effect of aggressive citations without adequate support or redevelopment pathways can lead to further abandonment of properties, particularly in low-income neighborhoods.

Additionally, the property tax enforcement system and land disposition policies have created uncertainty for investors and nonprofits interested in acquiring vacant or tax-delinquent properties. Tax sales often result in speculative ownership without redevelopment, while cumbersome acquisition processes for city-controlled lots delay the reuse of land for residential purposes.

Unlike some peer cities, Gary does not currently offer tax abatements, density bonuses, or gap financing tools tailored to attract developers to low- and moderate-income areas. Without such tools, public policies while not explicitly exclusionary effectively discourage investment in the city's aging housing stock and contribute to the continued disinvestment in historically underserved neighborhoods.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Workers Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	40	22	0	0	0
Arts, Entertainment, Accommodations	3,407	872	16	4	-12
Construction	537	2,206	2	10	7
Education and Health Care Services	5,266	4,286	24	19	-5
Finance, Insurance, and Real Estate	756	389	3	2	-2
Information	203	72	1	0	-1
Manufacturing	2,533	6,782	12	29	18
Other Services	658	599	3	3	0
Professional, Scientific, Management Services	817	327	4	1	-2
Public Administration	0	0	0	0	0
Retail Trade	2,901	1,448	13	6	-7
Transportation and Warehousing	1,387	3,010	6	13	7
Wholesale Trade	672	1,336	3	6	3
Total	19,177	21,349	--	--	--

Table 45 - Business Activity

Data Source: 2019-2023 ACS (Workers), 2023 Longitudinal Employer-Household Dynamics (Jobs)

OMB Control No: 2506-0117 (exp. 09/30/2021)

Labor Force

Total Population in the Civilian Labor Force	25,505
Civilian Employed Population 16 years and over	50,779
Unemployment Rate	11.1
Unemployment Rate for Ages 16-24	15%
Unemployment Rate for Ages 25-65	8%

Table 46 - Labor Force

Data Source: 2020-2024 ACS

Occupations by Sector	Number of People
Management, business and financial	4,245
Farming, fisheries, and forestry occupations	1,405
Service	3,660
Sales and office	6,265
Construction, extraction, maintenance, and repair	5,788
Production, transportation, and material moving	2,305

Table 47 – Occupations by Sector

Data Source: 2020-2024 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,815	36%
30-59 Minutes	5,855	17%
60 or More Minutes	1,589	4%
Total	**20,259**	**57%**

Table 48 - Travel Time

OMB Control No: 2506-0117 (exp. 09/30/2021)

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,685	162	2,197
High school graduate (includes equivalency)	5,964	881	4,250
Some college or associate's degree	7,538	720	2,913
Bachelor's degree or higher	2,866	253	1,040

Table 49 - Educational Attainment by Employment Status

Data Source: 2020-2024 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	45	180	255	515	1,200
9th to 12th grade, no diploma	1,360	1,110	760	1,560	1,800
High school graduate, GED, or alternative	3,000	3,820	2,705	6,875	6,255
Some colleges, no degree	1,545	2,410	2,645	4,210	2,635
Associate's degree	175	550	1,045	1,480	980
Bachelor's degree	190	705	775	1,855	795
Graduate or professional degree	50	380	285	975	940

Table 50 - Educational Attainment by Age

Data Source: 2020-2024 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$31,639
High school graduate (includes equivalency)	$38,367
Some college or associate's degree	$36,922
Bachelor's degree	$42,651
Graduate or professional degree	$50,858

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2020-2024 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Gary's major employment sectors include education and health care, manufacturing, transportation, and warehousing. Education and health care services employ the largest share of residents, accounting for nearly a quarter of the city's workforce, though the number of local jobs in this sector is somewhat lower, suggesting that many workers commute to nearby communities for employment. Manufacturing is a critical economic driver for the city, representing the largest share of local jobs and drawing in a significant number of workers from outside Gary. Transportation and warehousing also show a notable surplus of jobs relative to the number of local workers, indicating strong employment demand in that sector. In contrast, sectors such as arts, entertainment, accommodations, and retail trade employ many Gary residents but offer fewer local job opportunities, contributing to a workforce that often commutes outside the city for employment.

Describe the workforce and infrastructure needs of the business community:

Gary's business community is undergoing a transformative phase, transitioning from its historical reliance on heavy industry to a more diversified economic base encompassing logistics, advanced manufacturing, clean energy, and hospitality sectors. This evolution necessitates a workforce equipped with specialized skills, particularly in technology-driven processes and sustainable practices.

Employers in Gary are seeking individuals proficient in areas such as supply chain management, digital literacy, and green technologies. To meet these demands,

there is a pressing need for enhanced vocational training programs, certification courses, and partnerships between industry and educational institutions.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support, or infrastructure these changes may create.

Several significant economic developments are poised to reshape Gary's employment landscape:

- **FedEx Distribution Center**: The establishment of a new FedEx distribution center is anticipated to create approximately 600 jobs, with a commitment to hiring a substantial percentage of local residents.
- **Lake County Convention Center**: A $100 million investment will result in a 145,000-square-foot convention center, a 300-room hotel, two additional hotels, and new dining establishments. This development is expected to stimulate growth in the hospitality and service industries.
- **Blight Elimination and Redevelopment**: With $12 million in combined state, federal, and private funding, Gary is undertaking a comprehensive plan to demolish blighted properties and revitalize key areas, including the downtown district. This initiative aims to attract businesses and reshape the urban landscape.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

There is a notable disparity between the skills possessed by Gary's current workforce and the requirements of emerging employment opportunities. While the city has a legacy of industrial labor, the shift towards technology-intensive roles in logistics and advanced manufacturing necessitates a workforce adept in digital literacy and specialized technical skills.

Educational attainment levels in the region indicate a need for increased access to post-secondary education and vocational training programs. Bridging this skills gap is essential to ensure that local residents can fully participate in and benefit from the city's economic revitalization efforts.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges, and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

- **Work B.I.G. (Blight Elimination and General Services)**: This 15-week paid training program focuses on blight removal and general services, providing participants with hands-on experience and pathways to careers in construction and logistics. The program is inclusive, targeting individuals who are justice-involved or lack a high school diploma.
- **Ivy Tech Community College and Next Level Jobs Program**: In partnership with the state's Next Level Jobs program, Ivy Tech offers tuition-free certifications in high-demand fields such as advanced manufacturing, health sciences, and information technology. These programs equip students with industry-recognized credentials, enhancing their employability.
- **Center of Workforce Innovations (CWI)**: CWI collaborates with local employers and educational institutions to align training programs with market needs, ensuring that the workforce is prepared for current and future employment opportunities.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? N/A

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

Intentionally left blank.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

"Concentration" is defined as areas where a significantly higher percentage of households face multiple housing issues compared to the city's average. Households with multiple housing problems, such as overcrowding, severe cost burdens (housing costs exceeding 50% of household income), or substandard conditions, are concentrated notably in neighborhoods such as Emerson, Downtown Gary, and portions of Aetna. These areas frequently suffer from aged housing stock, higher vacancy rates, and economic distress, exacerbating housing instability and resulting in substantial rehabilitation and revitalization needs.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration").

A "concentration" in this context refers to areas where racial or ethnic minority populations or low-income households are significantly higher than the citywide average. In Gary, neighborhoods such as Midtown, Emerson, and Downtown exhibit pronounced concentrations of racial minorities and low-income families. These neighborhoods have historically faced systemic economic disparities, reflected in limited access to quality housing and employment opportunities, reinforcing cycles of poverty and housing inequity.

What are the characteristics of the market in these areas/neighborhoods?

The housing market characteristics in these neighborhoods include a predominance of older housing stock, higher vacancy rates, and depressed property values. Economic disinvestment has led to lower homeownership rates, increased renter populations, and greater demand for affordable housing options. The market lacks adequate investment to upgrade existing structures, which contributes to deteriorating conditions and persistent affordability challenges.

Are there any community assets in these areas/neighborhoods?

Despite challenges, these neighborhoods possess vital community assets. The Downtown area benefits from transit access, including the Gary Metro Center, providing regional connectivity. Additionally, areas like Emerson have existing educational institutions and community centers that serve as local anchors. Parks, public libraries, and active community organizations further support neighborhood cohesion, presenting foundational elements for revitalization and targeted reinvestment efforts.

Are there other strategic opportunities in any of these areas?

Strategic opportunities within these neighborhoods include leveraging existing transportation infrastructure to encourage transit-oriented development, particularly around the Gary Metro Center. Downtown Gary offers significant redevelopment potential due to its historic architecture and centrally located land. Implementing comprehensive zoning reforms, as proposed in recent planning efforts, could facilitate new mixed-use developments, attract commercial investment, and promote diversified, affordable housing. Utilizing federal grants such as HUD's HOME and CDBG funds strategically, alongside public-private partnerships, can drive targeted investments aimed at sustainable neighborhood stabilization and revitalization.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Several neighborhoods in Gary, Indiana, including Midtown, Emerson, Aetna, Miller, and Glen Park, face significant broadband access challenges, particularly affecting low- and moderate-income residents. These areas experience limited broadband infrastructure, high service costs, and minimal competition among internet providers, resulting in disparities in reliable high-speed internet access. To address these inequities, it is essential to invest in infrastructure upgrades, incentivize increased competition among providers, and improve community outreach and education regarding broadband affordability programs. Enhancing broadband access in these underserved neighborhoods is crucial to ensure equitable participation in the digital economy.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Increased competition among broadband internet service providers (ISPs) in Gary is essential to ensuring affordable prices, improved service quality, and broader service coverage for all residents. Currently, limited competition has led to higher prices, slower connection speeds, and fewer choices, disproportionately affecting low- and moderate-income households. Introducing multiple broadband providers would drive competitive pricing, incentivize providers to enhance service reliability and speed, encourage infrastructure improvements, and stimulate greater innovation in service offerings. Enhanced competition is particularly vital to address the digital divide and ensure equitable access to the critical educational, employment, healthcare, and civic resources that rely heavily on reliable, high-speed internet connectivity.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Gary, located in Lake County, faces escalating natural hazard risks due to climate change. According to the 2019 Indiana Multi-Hazard Mitigation Plan, the state is projected to experience a 6–8% increase in annual precipitation by mid-century, leading to heightened flooding risks. Additionally, the frequency of extreme temperature events, both hot and cold, is expected to rise.

The Northwestern Indiana Regional Planning Commission (NIRPC) has identified specific hazards affecting Gary and surrounding areas, including:

- **Riverine Flooding**: Increased rainfall intensity contributes to more frequent and severe flooding events.
- **Coastal Erosion and Lake Level Changes**: Fluctuations in Lake Michigan's water levels exacerbate shoreline erosion, impacting infrastructure and ecosystems.
- **Severe Storms**: The eastward shift of "Tornado Alley" increases the likelihood of tornadoes and severe weather events in the region.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Housing occupied by low- and moderate-income (LMI) households in Gary, Indiana, is particularly vulnerable to climate-induced natural hazards due to several interrelated factors. Many of these homes are part of an aging housing stock, lacking modern infrastructure capable of withstanding extreme weather events such as flooding and severe storms. These residences are often situated in high-risk areas, including flood-prone zones with inadequate stormwater management systems, increasing their exposure to climate-related hazards. Furthermore, economic constraints limit the ability of LMI households to invest in necessary home improvements or to relocate from high-risk areas, exacerbating their vulnerability.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

OMB Control No: 2506-0117 (exp. 09/30/2021)

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 52 - Geographic Priority Areas

OMB Control No: 2506-0117 (exp. 09/30/2021)

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	**Priority Need Name**	Housing
	Priority Level	High
	Population	Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Non-housing Community Development
	Geographic Areas Affected	CITYWIDE
	Associated Goals	Housing Affordable Housing Community Development Planning and Administration
	Description	There is a general need for modern and affordable housing in the City. Available vacant land offers opportunity to create new communities throughout the City, particularly for homeowners. Quality of housing stock also needs to be improved to expand the supply of decent, affordable, safe, and accessible housing for home-owners, renters, and homebuyers.
	Basis for Relative Priority	40% of all households are cost burdened by 30% or more. 63% of all housing units were built before 1950.
2	**Priority Need Name**	Affordable Housing
	Priority Level	High

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	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Non-housing Community Development
	Geographic Areas Affected	CITYWIDE
	Associated Goals	Housing Affordable Housing Community Development Public Services Homeless Planning and Administration
	Description	There is a high need for all types of affordable housing for owners and renters. Needs are identified include rehabilitation of the existing units and new construction of modern affordable housing for low- and moderate-income families, including those of homeless and special needs population.
	Basis for Relative Priority	A large number of owners (57%) are cost burdened. More than 70% of renters are cost burdened.
3	**Priority Need Name**	Non-Housing Community Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	CITYWIDE

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Associated Goals	Housing Affordable Housing Economic Development Public Services Planning and Administration
	Description	Non-housing community development priority aims to remove influences of blight and promote neighborhood livability. Priorities will be placed on strategies which support infrastructure and public facility improvements, revitalization and activities which maintain the fabric of neighborhoods.
	Basis for Relative Priority	Conditions of several neighborhood, and input received from the community and citizen during the public engagements. Further opportunity that has been created by availability of large parcels of land.
4	**Priority Need Name**	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	CITYWIDE
	Associated Goals	Community Development Economic Development Public Services Planning and Administration
	Description	Creating economic opportunity for residents ensure sustainability and revitalization for the City of Gary. Strategies to expand economic opportunities will include support programs which encourage employment and job training as well as diversification of local businesses.

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Basis for Relative Priority	The City's has over 15% unemployment and poverty rate of over 30%, while there is a significant opportunity of local business development. Improving access to jobs and development of skills for employment is required to improve the overall wellbeing the community. the
5	**Priority Need Name**	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	CITYWIDE

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Associated Goals	Housing Affordable Housing Community Development Public Services Homeless Planning and Administration
	Description	A high priority needs exists for public services improvements and accessibility to public services was identified through consultation and community input. There exists a gap in the services available within Gary to effectively and comprehensively address the needs of the residents.
	Basis for Relative Priority	The City has more than 30% of its population below poverty and many requiring assistance. Gap exists in services available to many families to maintain a minimum level of wellbeing and quality of living.
6	**Priority Need Name**	Homeless
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	CITYWIDE

	Associated Goals	Housing Affordable Housing Community Development Public Services Planning and Administration
	Description	Priority aims to eliminate the causes and risks of homelessness by reducing the incidents of homelessness. Priority will address the needs for outreach, support services, rapid rehousing and supportive housing.
	Basis for Relative Priority	Analysis of data and input from community and shelter providers indicated a need for housing and supportive services.
7	**Priority Need Name**	Non-Homeless Special Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities Persons with Alcohol or Other Addictions Non-housing Community Development
	Geographic Areas Affected	CITYWIDE
	Associated Goals	Housing Affordable Housing Community Development Planning and Administration
	Description	Substantial needs exist for housing, services, and facilities for persons with special needs including the elderly, persons with disabilities, victims of domestic violence, persons with other special needs, and other protected classes.

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Basis for Relative Priority	The City has determined the needs level by several activities conducted in the process of development of the Plan. These include data review, input from service providers and available sources to address the needs.

Table 53 – Priority Needs Summary

Narrative (Optional)

OMB Control No: 2506-0117 (exp. 09/30/2021)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Gary's housing market can be characterized by medium housing cost and a lack of adequate housing for low- and moderate-income families. Recent data show that the need for tenant based rental assistance is relatively high in Gary, while the supply is very limited. Conversation with Gary Housing Authority indicates of a large waiting list. This list is currently closed. The City in partnership with others will continue to provide limited housing support. CDGB program will be used to provide TBRA to coordinate assistance to families in securing affordable housing where they would otherwise not be able to do so without such assistance.
TBRA for Non-Homeless Special Needs	While a need exists for tenant based rental assistance, particularly for those with fixed income, the City of Gary does not intend to use CDBG funds for non-homeless special needs TBRA.
New Unit Production	The City has substantial number of older housing. Based on available data and the Housing Market Analysis completed as part of this Plan, the City will prioritize development of affordable housing (new unit production and conversion or preservation), including those with special needs. The City will further support development of affordable single-family homes in partnership with the Habitat for Humanity and other local agencies.
Rehabilitation	City of Gary has ample vacant or underutilized housing units that could benefit from rehabilitation and modernization. Gary will utilize CDBG funds for assistance with rehabilitation. The homeownership support programs assist homeowners with several renovation programs such as accessibility, energy efficiency, code deficiencies, and emergency home repairs. In addition, public infrastructure may be assisted with rehabilitation costs for ADA, retrofitting, etc. For rental units, rehabilitation will be assisted to create affordable housing to remove financial restrictions in housing market.

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Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	The City does not anticipate to acquire any property; however, the City plans to work with GHA and other agencies in development of new affordable housing. The City will further consider providing assistance to both owner and renters unit to ensure availability and preservation of affordable housing. The City's Down payment assistance for the first-time home buyers makes funds available to homeowner and ensure preservation of affordable housing for low- and moderate-income families.

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c) (1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$3,111,725	0.00	0.00	$3,111,725	$12,446,900	Expected Amount Available for remainder of ConPlan estimated at an annual grant of $12,446,900 with no program income annually.

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	$575,844	0.00	0.00	$575,844	$2,303,376	Expected Amount Available for remainder of ConPlan estimated at an annual grant of $2,303,376

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	$282,141	0.00	0.00	$282,141	$1,128,564	Expected Amount Available for remainder of ConPlan estimated at an annual grant of $1,128,564 with no program income annually.

Table 55 - Anticipated Resources

OMB Control No: 2506-0117 (exp. 09/30/2021)

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.

The City anticipates that the Federal funding will leverage private, state and local funds by enabling the City of Gary to serve those with the greatest need at the highest capacity. Additionally, federal funds will serve as gap financing for City programs or service providers applications that require additional funding in order to have their program or project implemented.

CDBG funds are often coupled with local funds, allowing projects to compete for additional funding provided by private, non-profit and state financing programs. The City routinely require its subrecipients to use other funding sources as a supplement to CDBG funds. In this effort the City feels a more effective program can be implemented. The City also aims to leverage private funds, in the form of equity from existing homeowners, to the extent practical. On an annual basis these activities generate substantial amount of extra investment in the City. Similarly, the allocation of CDBG funds to local agencies often results in the leveraging of other local, state, and federal funds. An investment by the City makes the projects more competitive in various funding competitions. However, as in the past, the City will be as creative as possible to find other sources of funding from local, state, federal, and private sources in order to develop and deliver efficient and cost-effective program.

For HOME funds, the City is not required to provide match, but as stated above, the City aims to leverage these funds to the extent possible to create a larger synergy for other investment. HOME matching funds may typically come from the homeowner's personal funds, Federal Home Loan Bank and/or developers' contributions.

For Gary's ESG funds, the City will require funded agencies to provide matched on a one to one basis using funds from the City's General Fund, State funds and other resources depending on the agencies funded, to meet the match requirement.

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If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City of Gary typically sell or make available publicly owned land for development or redevelopment. All properties sold through the City's programs typically benefit low- or moderate-income family or must support one of primary goals of the City's strategies for affordable housing or economic development. The City mostly acquire these properties from the County at no or limited costs. The properties are land banked by the Redevelopment Commission for future development of housing, commercial or industrial uses.
In recent years, the City has developed partnership with the Gary Housing Authority by which City-Owned properties are transferred to GHA and in return GHA properties are assigned to the City for redevelopment. The Ivanhoe Gardens is a good example. The City anticipate similar actions to continue in the next five years, as several GHA properties are proposed for demolition.

Similar to GHA, the City also anticipates to engage with the Gary School District and either acquire or facilitate acquisition of vacant school properties for redevelopment. Since most of these properties are generally located in the neighborhoods, development of housing is often the best use. However, the vacant land often can support other uses. The City will work with other public and private partners to redevelop these sites for more productive use, based on the needs of community and land use suitability. The City views such practice a sustainable effort to maintain the community or preserve the neighborhoods. The City also pursue ownership of properties that demolition occur. These properties are often used for infill development or land banking for redevelopment.

Discussion

OMB Control No: 2506-0117 (exp. 09/30/2021)

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Gary	*Government*	*Planning*	*Jurisdiction*
CONTINUUM OF CARE OF NWI	CONTINUUM OF CARE	*Homelessness*	*Region*
Gary Housing Authority	*PHA*	*Public Housing*	*Jurisdiction*

Table 56 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless people and people with HIV and mainstream services.

Homelessness Prevention Services	Available in the Community	Targeted too Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	*x*	*x*	
Legal Assistance			
Mortgage Assistance			
Rental Assistance	*x*	*x*	
Utilities Assistance	*x*	*x*	

Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse	*x*	*x*	

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Child Care	*x*	*x*	
Education			
Employment and Employment Training			
Healthcare	*x*		
HIV/AIDS			
Life Skills			
Mental Health Counseling	*X*		
Transportation			

Other			
Other			

Table 57 - Homeless Prevention Services Summary

Describe how the service delivery system, including, but not limited to, the services listed above meets the needs of homeless people (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Gary Public Health and Human Services Department provides medical services for individuals without insurance and those with Medicaid & SSI support. The Department of Health and Human Service promotes healthy living through prevention, protection, and intervention. The populations served include: Adults, At Risk- Persons, General Public, HIV Positive Persons, Low Income, Elderly, Persons practicing High Risk Behaviors, Persons with Hepatitis, Persons with HIV/AIDS, Persons with STDs

- The Public Health Department's programs consist of the following:
- Public Health Coordination-Emergency Preparedness
- Maternal Child Health
- Prenatal Substance Use Prevention Program

- Health Services: (1) Testing-Chlamydia, Conventional Blood HIV, Gonorrhea, Hepatitis B, Hepatitis C, Herpes, Rapid Blood HIV, Syphilis, TB); (2) Vaccines and Treatment- Hepatitis B & A Vaccines, TB treatment, STD treatment); (3) Prevention Services- Condom/Female Condom/Dental Dam Distribution, Hepatitis Prevention Education, HIV Test Counseling/ AIDS Prevention, STD Prevention Education, TB Prevention Education
- TB Outreach Communicable Disease
- Health Clinic
- Childhood Lead Poisoning Prevention Program (CLPPP)
- Environmental Health
- Vital Records (Birth & Death Certificates)

The Aliveness Project provides coordinated care for those living with HIV/AIDS and includes scattered site Permanent Supportive Housing. Agencies operating in the City of Gary, such as Sojourner Truth House, Brothers, Keeper, Rain Bow, The ARK, Bakery House, Calumet Multi-Purpose Center, Crisis Center, Veteran Life Changing Services, and Missions of Charities, provide the following services targeted to homeless individuals:

- Food banks
- Soup kitchens
- Clothing banks
- Transitional housing
- Emergency shelters
- Day shelters
- Permanent supportive housing

- Mental health services (clinics and a mental health facility)
- Family SSA
- Child and Adult Protective Services
- Rapid Re-Housing
- Tenant Based Rental Assistance
- Additionally, the City of Gary Neighborhood Services provides a Utility Assistance Service. Other member organizations of the CoCNWI, Inc. provide services to the homeless or at-risk of homelessness with direct and indirect services which include training and referrals.

Describe the strengths and gaps of the service delivery system for special needs of the population and people experiencing homelessness, including, but not limited to, the services listed above!

The strengths of the institutional delivery system include: grant funding provided by City of Gary to the Continuum of Care Network of Northwest Indiana, Inc. (CoCNWI); City of Gary funds provided to services providers through its Community Development Block Grant program; the City of Gary's Tenant Based Rental Assistance Program (TBRA) funded with HOME Investment Partnerships Program (HOME) funds; the 211 call system under-written by United Way and housed within the Northwest Indiana Community Action agency (NWICA); the coordination and information sharing forum provided by the Continuum of Care/Regional Planning Group's monthly meetings; effective MOA's between some members of the CoCNWI, the CoCNWI membership with the Indiana State-wide Balance of State/CoC; and the Indiana Homeless Opportunity Planning Evaluation (IHOPE) Assessment tool. The gaps of the institutional delivery structure are as follows: no clear coordinated/integrated discharge planning process; lack of a clearly defined Coordinated Entry/Access process (which will be implemented by the end of 2016); no unrestricted funds for services and operations of the homeless organizations; and not all providers of the delivery services are involved in a coordinated effort.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

There are several strategies the City of Gary and the institutional delivery system will use to close these gaps. They are as follows: continue to build Permanent Support Housing including the South Shore Commons (60 units); Veteran Village (44 units); Pathways Scattered Sites (50 units); the Genesis Housing Scattered Sites (37 units); Comfort Villas (8 units); and the upcoming Village of Hope (40 units). The City will also continue to develop the Coordinated Entry/Access Multi Site Process; participate in the Re-Balancing Funding Process which is implemented through the Indiana Balance of State/Continuum of Care (BOS/CoC); continue to use the Family and Social Services Administration (FSSA)/Temporary Assistance for Needy Families(TANF) program funding provided through the State of Indiana as leverage for rental assistance; and establish a discharge planning strategy committee for institutional facilities. Each of these strategies will aid in establishing a stronger priority listing that will include the identification of chronically homeless individuals and families.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2026	2030	Housing	CITYWIDE	Housing Affordable Housing	HOME: $2,560,000	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 4 Households Assisted
2	Affordable Housing	2026	2030	Affordable Housing Public Housing Non-Homeless Special Needs	CITYWIDE	Affordable Housing	CDBG: $1,714,484	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 13 Household Housing Unit

OMB Control No: 2506-0117 (exp. 09/30/2021)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Community Development	2026	2030	Non-Housing Community Development	CITYWIDE	Non-Housing Community Development	CDBG: $1,350,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 16 Households Assisted Buildings Demolished: 60 Buildings Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit Other: 1 Other

OMB Control No: 2506-0117 (exp. 09/30/2021)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Services	2026	2030	Non-Homeless Special Needs Non-Housing Community Development	CITYWIDE	Non-Housing Community Development Public Services Non-Homeless Special Needs	CDBG: $475,000	Public service activities other than Low/Moderate Income Housing Benefit: 2292 Persons Assisted
6	Homeless	2026	2030	Homeless	CITYWIDE	Homeless	CDBG: $0 ESG: $286,232	Homeless Person Overnight Shelter: 204 Persons Assisted Homelessness Prevention: 60 Persons Assisted

OMB Control No: 2506-0117 (exp. 09/30/2021)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Planning and Administration	2026	2030	Planning and Administration	CITYWIDE	Housing Affordable Housing Non-Housing Community Development Economic Development Public Services Homeless Non-Homeless Special Needs	CDBG: $635,180 HOME: $8,967.00 ESG: $21,467	Other: 3 Other

Table 58 – Goals Summary

OMB Control No: 2506-0117 (exp. 09/30/2021)

Goal Descriptions

1	**Goal Name**	Housing
	Goal Description	Housing goal aims to support opportunities for housing development which expand diversity of housing choice, rehabilitation, and development of modern mixed uses for diverse income groups. ● Provide direct and indirect assistance to expand homeownership. ● Support homeownership opportunities, education, and financial literacy. ● Promote diversity of housing stock through new construction for homeowners and renters, including for those with special needs.
2	**Goal Name**	Affordable Housing
	Goal Description	A high priority exists to maintain and improve housing conditions for homeowners and renters in the City of Gary. The old age of current housing stock requires assistance to existing homeowners to maintain their homes and provision of affordable housing to renters in the form of rehabilitation or construction of new housing. Affordable housing strategy supported include: ● Support development and rehabilitation of owner and renter-occupied housing units.
3	**Goal Name**	Community Development

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Goal Description	Non-housing community development priority aims to remove the influences of blight and promote neighborhood livability. Priorities will be placed on strategies which support infrastructure and public facility improvements, redevelopment and activities which maintain the fabric of neighborhoods. ● Foster neighborhood stability and enrichment by supporting code enforcement and removal of substandard structures. ● Invest in infrastructure and public facility improvements to maintain neighborhoods quality of life. ● Promote revitalization in strategic areas by supporting housing development, infrastructure improvements, spot demolition, code enforcement, and other targeted actions.
5	**Goal Name**	Public Services
	Goal Description	Availability of a safety net ensures community stability and wellbeing. Priority is placed to maintain an adequate level of public services that will support activities which promote self-reliance, assist people with special needs, assist families, and ensure housing choice in the community. ● Support programs and services which ensure the availability of a safety net for the underserved, particularly for the youths, elderly, and those with special needs. ● Increase local capacity to promote fair housing, outreach, and education
6	**Goal Name**	Homeless

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Goal Description	Eliminating the causes and risks of homelessness will reduce the incidents of homelessness. Strategies which provide support services, outreach, rapid rehousing, and supportive housing will be primary actions under this goal. ● Assist local organizations to provide services and supportive housing to the homeless, particularly victims of family violence. ● Support Continuum of Care Network to maintain coordination and adequate safety net for the homeless families and individuals in the city. ● Support services which ensure outreach, reduce the risk of homelessness, and support rapid rehousing.
7	**Goal Name**	Planning and Administration
	Goal Description	Provide program management and oversight for HUD entitlement funds, CDBG, HOME and ESG, and for the successful administration of Federal, state, and local funded programs, including planning services, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. Specific goal will aim at: ● Ensure efficient and coordinated implementation of the Plan

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

OMB Control No: 2506-0117 (exp. 09/30/2021)

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

As previously stated in the Needs Assessment chapter of this Consolidated Plan, the Gary Housing Authority currently identifies 26 units as fully ADA compliant in its inventory. This number of units is less than general requirement of Uniform Federal Accessibility Code (UFAS). The Housing Authority is in the midst of a major transformation and revitalization process under which many of the existing units will be replaced with new units. New units are expected to contain adequate number of accessible units to comply with the Federal regulations. As such the City anticipates that adequate funds will be committed to convert or build new accessible units to ensure compliance with the federal requirements in the next five years.

Activities to Increase Resident Involvements
Is the public housing agency designated as troubled under 24 CFR part 902? Plan to remove the 'troubled' designation.

The Gary Housing Authority has an active Resident Advisory Board (RAB) which is regularly invited to participate in the planning and management decisions of the Authority. In 2020, GHA submitted an application and received designation as an EnVision Center. This Center enables GHA to provide a variety of services to resident.

Through the EnVision Center provide a variety of services and program which enhance resident quality of life. Activities include various types of services/programs to residents (focusing on the pillars set forth by the Envision Center: Economic Empowerment, Educational Advancement, Character & Leadership and Health and Wellness)

In addition, GHA will continuously engage in the following activities to improve resident engagements or improve quality of life.

- Enhance Section 3 resident employment opportunities
- Ensure residents are meeting their Community Service Requirement (which entails scheduling workshops/activities/events, in partnership with Property Managers and Social Work Interns)
- Engage children and youth in afterschool program
- Support Resident Tenant Councils, with elections, programming/workshops, etc.
- Develop programs to engage our youth population (such a STEM and college readiness programs)
- Partner with local service providers that conduct workshops that lead to a resident becoming more self-sufficient

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City's Analysis of Impediments to Fair Housing Choice listed six (6) impediments. The following three (3) Impediments relate to affordable housing and residential investment:

Impediment 2: Need for Decent, Safe, Sound, and Affordable Housing

The median value and cost to purchase and maintain a single family home in the City of Gary that is decent, safe, and sound is $65,500 and the average cost of a one-bedroom apartment is $503 per month, which limits the choice of housing for lower income households. About 31.1% of homeowners and 64.7% of renters in the City are paying more than 30% of their income on housing costs.

Goal: Promote the development of additional housing units for lower income households through new construction, in-fill housing, and rehabilitation of vacant buildings.

Impediment 3: Need for Accessible Housing Units

As an older built-up urban environment, there is a lack of accessible housing units in the City of Gary. More than three-fourths (80.6%) of the Cityâ¿¿s housing stock was built prior to 1970 and just 6.2% has been built since 1990. There is a large percentage of homes that do not have accessibility features. With a disabled population of 18.5%, the City of Gary does not have enough accessible housing units available to meet that need.

Goal: Increase the number of accessible housing units through new construction and rehabilitation of existing housing units for the physically disabled and developmentally delayed.

Impediment 5: Private Lending Practices

The HMDA data suggests that there is some disparity between the approval rates of home mortgage loans originated from whites and those originated from minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following three (3) Impediments were identified in the City’s A.I. to remove or ameliorate Barriers to Affordable Housing.

Impediment 2: Need for Decent, Safe, Sound, and Affordable Housing

- **2-A:** Support and encourage plans from both private developers and non-profit housing providers to develop, construct, and/or rehabilitate new and affordable housing.
- **2-B:** Support and encourage the acquisition, rehabilitation, and resale of existing housing units to become decent, safe, and sound housing that is affordable to lower income households.
- **2-C:** Partner with non-profits, private developers, the Housing Authority of the City of Gary, and local banks to provide financing in the form of down payment assistance and low-interest loans to low-income households to become homebuyers.
- **2-D:** Continue to support homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower-income households to become homebuyers.

Impediment 3: Need for Accessible Housing Units

- **3-A:** Promote programs to increase the amount of accessible housing through the rehabilitation of the existing housing stock by homeowners and landlords.
- **3-B:** Through financial or other incentives, the City could increase the amount of accessible housing through new construction of accessible and visitable handicap units on available vacant and developable land in the City.
- **3-C:** Continue to enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act, which require landlords to make “reasonable accommodations” to their rental properties so they will become accessible to tenants who are disabled.
- **3-D:** Promote programs to assist elderly homeowners in the City to make accessibility improvements to their properties in order to remain in their homes.

Impediment 5: Private Lending Practices

- **5-A:** The City should undertake or contract with outside independent agencies, private firms, foundations, and colleges and universities to conduct an in-depth review of the mortgage lending practices of the local banks and financial institutions.
- **5-B:** Testing should be performed by outside independent agencies, firms, and non-profit organizations to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and for properties located in impacted areas of the City.

- **5-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in lower income neighborhoods to improve the loan-to-value ratio, so that private lenders will increase the number of loans made in these areas.
- **5-D:** Although the City's CDBG funds are being reduced each year, the City needs to fund its community improvement programs such as street improvements, demolitions, parks, and other infrastructure improvements in targeted low-income neighborhoods to improve the living environment and provide public safety protection in these areas.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless people (especially unsheltered people) and assessing their individual needs

The Continuum of Care Network of Northwest Indiana is developing a partnership with Marram Health Centers Outreach Team to develop a referral process that includes establishing the health care Indiana Certified Insurance Navigator's engagement with the homeless and precariously housed at-risk population, and an assessment of the homeless population needs. CoCNWI will also fully implement the Coordinated Entry/Access process by End of 2016. Additionally, the CoC will hold a second on site SSI/SSDI Outreach and Recovery (SOAR) two-day training for agency case managers.

Addressing the emergency and transitional housing needs of homeless persons

The Continuum of Care Network of Northwest Indiana will continue to assist in procuring funds to maintain emergency and transitional housing to meet the needs of homeless individuals. The CoC will also facilitate the Coordinated Entry/Access process, which helps to place homeless individuals with the appropriate services providers according to their needs.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Continuum of Care Network of Northwest Indiana is partnering with its member organizations to revamp its process for developing effective discharge plans and programs for individuals who are at risk of homelessness as they leave state operated facilities or private and non-profit institutions. The goal of this process is to help the homeless persons, including families with children, veterans and their families, unaccompanied youth, and chronically homeless

individuals/families to transition to permanent housing, which includes shortening the time they endure/experience homelessness. The discharge planning process includes facilitating access for homeless individuals to obtain affordable housing and to prevent individuals and families who were previously homeless from becoming homeless again. Low-income individuals and families require assistance in avoiding becoming homeless, including those who are discharged from institutions and health care facilities, mental health facilities, youth facilities, foster care services, and correctional facilities. The coordinated entry/access system is an important program to aid in the discharge planning procedure. This system includes programs to support the housing needs of persons being discharged from institutions. Many service providers and housing developers intend to submit applications for Low Income Housing Tax Credit funds to build Permanent Supportive/Mixed Income housing. This Permanent Supportive/Mixed Income housing is needed in order to fill a housing gap identified by the CoC and its member organizations.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Those who require supportive services but are not identified as homeless include: the elderly; frail elderly; persons with disabilities (physical, mental, or developmental); those with addictions (drugs and alcohol); persons with HIV/AIDS and their families; and public housing residents. The City of Gary has supported the efforts of the Public Housing Authority in renovation projects: supported the building of the Carolina Street Senior Housing which was built and maintained by Volunteers of America; supported the Senior Housing/Serenity Lake; supported the Genesis Housing by the Aliveness Project for those living with HIV/AIDS; supported the Serenity House for substance abuse/alcohol addictions; and supported the Salvation Army’s rehabilitation center for individuals with addictions. The "Arch Bridges" serves the surrounding area including Gary with services for those living with developmental disabilities. Services are provided for those with special needs (HIV/AIDS) though no housing offered, is the Gary Public Health Department. The City has a housing program for housing repair for seniors with fixed/low income.

The City will continue to fund the Tenant Based Rental Assistance Program for prevention of housing loss to those who are precariously housed.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards.

The City of Gary's housing repair programs provide funding for lead remediation work on properties that receive assistance. Each home is assessed for lead hazards before work commences so that lead hazards are removed from the home. Homes rehabilitated under the Neighborhood Stabilization Program and homes purchased under the down payment assistance program must undergo lead remediation.
Additionally, putting new housing units into service will provide low- and moderate-income families. The City of Gary intends to place into service approximately 150 new units of housing over the next 5 years.
The City intends to develop additional housing programs to meet the needs of low- and moderate-income residents.

How are the actions listed above related to the extent of lead poisoning and hazards?

Much of Gary's existing housing stock, and therefore, the homes that are assisted under the City's repair programs, were constructed prior to 1978 and likely contain lead based paint. The City's housing programs are designed to eliminate those hazards as well as reduce the possibility of lead poisoning. Whenever possible, the City applies for grand funding opportunities to undertake lead remediation activities.

How are the actions listed above integrated into housing policies and procedures?

The City of Gary's housing policies and procedures outline the requirements for lead testing and abatement. These policies and procedures require that certain action steps be taken to ensure that lead hazards are mitigated. These policies and procedures also require that all clients be notified of the lead based paint requirements, that inspections are conducted in each home, and that improvements are made to eliminate lead poisoning possibilities.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Gary is home to a public housing authority, and a network of homeless shelters and permanent supportive housing facilities. These agencies all work to care for the immediate needs of poverty level families and foster self-sufficiency. They are supported by a web of neighborhood centers and churches that offer food banks, youth services, immigration services and resident empowerment. Residents also have access to health care via the Community Healthnet and Regional Mental Health Center. This is essential, because poverty-level families need to be healthy to work and pull themselves out of poverty.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. In addition, the City's strategy is to provide supportive services for target income residents.

Planned economic development programs include:

- **ED-1 Employment** - Support and encourage new job creation, job retention, and employment.
- **ED-2 Financial Assistance** - Support business and commercial growth through expansion and new development of existing and new firms.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.
- **ED-4 Training** - Promote training and educational opportunities for residents to obtain skill levels for better job opportunities.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The Housing Plan as presented provides homeownership and rental opportunities for residents of the City of Gary. The community network helps to stabilize families and work toward self-sufficiency. Under the HOME program, residents who are low income can access decent rental opportunities through housing that will be supported over the next five years. Those with developmental disabilities will be able to access decent rental housing with permanent supportive services. Families that have established themselves will be able to access newly constructed housing

in their neighborhood or receive down payment assistance toward housing anywhere in Gary. These opportunities are further supported by the City's CDBG efforts to strengthen neighborhood centers, provide homeless services, offer emergency home repair, remove blight, and invest in infrastructure.

OMB Control No: 2506-0117 (exp. 09/30/2021)

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

The City's monitoring activities range from screening applicants for income and activity eligibility, accounting procedures, to on-site inspection of properties under rehabilitation. The City typically requires quarterly reports from funded agencies for review. The City provides technical assistance where needed to ensure compliance by agencies. The City's monitoring activities consist of the following:

- Evaluation of funding requests to ensure compliance with applicable Federal regulations and to assure applicants clearly describes the proposed activity and delineates the cost.
- Preparation of grant agreements which outlines scope of work, timeline for completion, reporting requirements, and the regulations and procedures to be followed by the grantee.
- Technical meeting for grantees prior to implementation. In this meeting the City explains all applicable rules, regulations, and procedures and performance standard requirements.
- Establishment of scheduled reporting procedures, typically monthly, including procedures for reporting on activities, which have long-term compliance requirements.
- Regular site visits and inspections for all construction and rehabilitation projects assisted by HUD funds to assure compliance.
- Regular periodic desk review of all sub-grantees' activities, including site visits.
- Formal on-site monitoring of all activities at least once annually, typically in the middle of the funding year, including written reports to grantees with written responses required as appropriate.
- Recipients must submit reports at least twice per year, with required demographics of beneficiaries, progress toward achieving program goals, expenditures against budget and source documents CDBG expenses. Reports are reviewed by staff to ensure financial reasonableness and eligibility and progress of goals.

- Withholding of payment to grantees found to be in noncompliance HUD regulations.
- Preparation of annual reports outlining performance and progress of all activities for each program year.
- In activities requiring procurement of outside resources, the City will do outreach to minority and Women businesses. This effort includes notices in bid solicitation, newspaper advertisements and contract clauses requiring contractor.
- HOME Monitoring: Projects are monitored to ensure that funds are being used for eligible expenses and that other contractual agreements are being met. In addition to any building inspections required during construction or rehab, inspections are conducted at the completion of each project.
- Desk Reviews are conducted annually for all HOME-assisted rental and homebuyer projects with affordability requirements in place to determine compliance with the income and rent limits for HOME assisted rental units.
- ESG Monitoring: Subrecipients submit reports and source documents for ESG-funded expenditures, which are reviewed by City staff for accuracy and compliance with federal requirements. ESG subrecipients are paid on a reimbursement basis following submission of documentation of eligible expenditures.
- Environmental Review Compliance: Activities are reviewed for compliance with the National Environmental Policy Act (NEPA).
- Davis-Bacon Compliance: Staff typically attends pre-construction meeting to provide technical support regarding Wage Determination and payroll reporting requirements.

Expected Resources

AP-15 Expected Resources – 91.220(c) (1,2)

OMB Control No: 2506-0117 (exp. 09/30/2021)

Introduction
Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$3,111,725	0.00	0.00	$3,111,725	$12,446,900	Expected Amount Available for remainder of ConPlan estimated at an annual grant of $12,840,720 with no program income annually.

OMB Control No: 2506-0117 (exp. 09/30/2021)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	$575,844	0.00	0.00	$575,844	$2,303,376	Expected Amount Available for remainder of ConPlan estimated at an annual grant of $358,682

OMB Control No: 2506-0117 (exp. 09/30/2021)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	$282,141	0.00	0.00	$282,141	$1,128,564	Expected Amount Available for remainder of ConPlan estimated at an annual grant of $286,232 with no program income annually.

Table 59 - Expected Resources – Priority Table

OMB Control No: 2506-0117 (exp. 09/30/2021)

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.

OMB Control No: 2506-0117 (exp. 09/30/2021)

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.
Discussion

OMB Control No: 2506-0117 (exp. 09/30/2021)

Annual Goals and Objectives

AP-20 Annual Goals and Objectives
Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2026	2027	Housing	CITYWIDE	Housing Affordable Housing	HOME: $63,451	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 4 Households Assisted
2	Affordable Housing	2026	2027	Affordable Housing Public Housing Non-Homeless Special Needs	CITYWIDE	Affordable Housing	CDBG: $350,000 HOME: $26,219.62	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 13 Household Housing Unit

OMB Control No: 2506-0117 (exp. 09/30/2021)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Community Development	2026	2027	Non-Housing Community Development	CITYWIDE	Non-Housing Community Development	CDBG: $1,350,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 16 Households Assisted Buildings Demolished: 60 Buildings Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit Other: 1 Other

OMB Control No: 2506-0117 (exp. 09/30/2021)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Services	2026	2027	Non-Homeless Special Needs Non-Housing Community Development	CITYWIDE	Non-Housing Community Development Public Services Non-Homeless Special Needs	CDBG: $475,000	Public service activities other than Low/Moderate Income Housing Benefit: 2292 Persons Assisted
6	Homeless	2026	2027	Homeless	CITYWIDE	Homeless	CDBG: $0 ESG: $286,232	Homeless Person Overnight Shelter: 204 Persons Assisted Homelessness Prevention: 60 Persons Assisted

OMB Control No: 2506-0117 (exp. 09/30/2021)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Planning and Administration	2026	2027	Planning and Administration	CITYWIDE	Housing Affordable Housing Non-Housing Community Development Economic Development Public Services Homeless Non-Homeless Special Needs	CDBG: $635,180 HOME: $8,967.00 ESG: $21,467	Other: 3 Other

Table 60 – Goals Summary

Goal Descriptions

OMB Control No: 2506-0117 (exp. 09/30/2021)

1	**Goal Name**	Housing
	Goal Description	Housing goal aims to support opportunities for housing development which expand diversity of housing choice, rehabilitation, and development of modern mixed uses for diverse income groups. ● Provide direct and indirect assistance to expand homeownership. ● Support homeownership opportunities, education, and financial literacy. ● Promote diversity of housing stock through new construction for homeowners and renters, including for those with special needs.
2	**Goal Name**	Affordable Housing
	Goal Description	A high priority exists to maintain and improve housing conditions for homeowners and renters in the City of Gary. The old age of current housing stock requires assistance to existing homeowners to maintain their homes and provision of affordable housing to renters in the form of rehabilitation or construction of new housing. Affordable housing strategy supported include: ● Support development and rehabilitation of owner and renter-occupied housing units.
3	**Goal Name**	Community Development

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Goal Description	Non-housing community development priority aims to remove the influences of blight and promote neighborhood livability. Priorities will be placed on strategies which support infrastructure and public facility improvements, redevelopment and activities which maintain the fabric of neighborhoods. ● Foster neighborhood stability and enrichment by supporting code enforcement and removal of substandard structures. ● Invest in infrastructure and public facility improvements to maintain neighborhoods quality of life. ● Promote revitalization in strategic areas by supporting housing development, infrastructure improvements, spot demolition, code enforcement, and other targeted actions.
5	**Goal Name**	Public Services
	Goal Description	Availability of a safety net ensures community stability and wellbeing. Priority is placed to maintain an adequate level of public services that will support activities which promote self-reliance, assist people with special needs, assist families, and ensure housing choice in the community. ● Support programs and services which ensure the availability of a safety net for the underserved, particularly for the youths, elderly, and those with special needs. ● Increase local capacity to promote fair housing, outreach, and education
6	**Goal Name**	Homeless

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Goal Description	Eliminating the causes and risks of homelessness will reduce the incidents of homelessness. Strategies which provide support services, outreach, rapid rehousing, and supportive housing will be primary actions under this goal. ● Assist local organizations to provide services and supportive housing to the homeless, particularly victims of family violence. ● Support Continuum of Care Network to maintain coordination and adequate safety net for the homeless families and individuals in the city. ● Support services which ensure outreach, reduce the risk of homelessness, and support rapid rehousing.
7	**Goal Name**	Planning and Administration
	Goal Description	Provide program management and oversight for HUD entitlement funds, CDBG, HOME and ESG, and for the successful administration of Federal, state, and local funded programs, including planning services, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. Specific goal will aim at: ● Ensure efficient and coordinated implementation of the Plan

OMB Control No: 2506-0117 (exp. 09/30/2021)

AP-35 Projects – 91.220(d)

Introduction

For Program Year 2026, the City of Gary plans to strategically invest its HUD resources to advance the objectives outlined in its Consolidated Plan, focusing on creating a suitable living environment, providing decent housing, expanding economic opportunities, and supporting a safety net of public services for low- and moderate-income residents. These efforts build on years of planning, public engagement, and partnerships aimed at neighborhood stabilization, housing affordability, infrastructure enhancement, and supportive services for vulnerable populations, including the homeless, youth, elderly, and victims of domestic violence. The City's proposed funding allocations reflect a balanced approach to community development, combining housing initiatives, infrastructure projects, code enforcement, and direct support to local service organizations. The following is a list of the projects the City intends to fund in PY2026.

Projects

#	Project Name
1	Public Facilities and Infrastructure
2	Public Services
3	Housing
4	Clearance and Demolition
5	Other
6	Administration
7	First-Time Homebuyers Program
8	CHDO Set-A-Side
9	Affordable Housing
10	Home Administration
11	Emergency Solutions Grant Program

Table 61 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

OMB Control No: 2506-0117 (exp. 09/30/2021)

AP-38 Project Summary

Project Summary Information

OMB Control No: 2506-0117 (exp. 09/30/2021)

1	***Project Name***	Public Facilities and Infrastructure
	Target Area	CITYWIDE
	Goals Supported	
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: $666,545
	Description	Funding of fire improvement and street improvement activities.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income 1000 Public Facility or Infrastructure Activities for Low/Moderate Income 1000
	Location Description	City wide
	Planned Activities	The national objective is Low/Mod Income Area Benefit.
2	***Project Name***	Public Services
	Target Area	CITYWIDE
	Goals Supported	Public Services
	Needs Addressed	Non-Housing Community Development Non-Homeless Special Needs
	Funding	CDBG: $460,000
	Description	Funding of Human Relations, Youth Services, Food Bank and Meals on Wheels.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	815 single families that are in low to moderate areas, senior citizens over the age of 62, teenagers from 13-18.
	Location Description	City wide
	Planned Activities	The national objective is Low/Mod Clientele Benefit (LMC).
3	***Project Name***	Housing

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Target Area	CITYWIDE
	Goals Supported	Housing
	Needs Addressed	Housing
	Funding	CDBG: $550,000.00
	Description	Funding of Emergency Repair Program
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit 10 Homeowner Housing Rehabilitated 10
	Location Description	Emergency Repair Program - City wide, Senior Repair Program - city wide, Housing Administration - 401 Broadway, Gary, IN 46404
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH)
4	***Project Name***	Clearance and Demolition
	Target Area	CITYWIDE
	Goals Supported	Community Development
	Needs Addressed	Economic Development
	Funding	CDBG: $400,000.00
	Description	Funding of Redevelopment Demolition
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Buildings Demolished 60
	Location Description	City Wide
	Planned Activities	The national objective is Slum/blight Spot Benefit (SBS)
5	***Project Name***	Other

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Target Area	CITYWIDE
	Goals Supported	Community Development
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: $400,000
	Description	Funding of Code Enforcement.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Housing Code Enforcement/Foreclosed Property Care 1000
	Location Description	City Wide
	Planned Activities	The national objective is Low/Mod Income Area Benefit (LMA)
6	***Project Name***	Administration
	Target Area	CITYWIDE
	Goals Supported	Planning and Administration
	Needs Addressed	Housing Affordable Housing Non-Housing Community Development Economic Development Public Services Homeless Non-Homeless Special Needs
	Funding	CDBG: $635,180
	Description	Funding for overall administration of the CDBG programs.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City wide
	Planned Activities	General Program Administration.

OMB Control No: 2506-0117 (exp. 09/30/2021)

7	***Project Name***	First-Time Homebuyers Program
	Target Area	CITYWIDE
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: $90,000
	Description	Funding will provide down payment, closing costs, and mortgage rate buy downs to qualifying 1st time home buyers.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance to Homebuyers 3
	Location Description	city wide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH) The project matrix code is 13, Direct Homeownership Assistance.
8	***Project Name***	CHDO Set-A-Side
	Target Area	CITYWIDE
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: $86,377
	Description	Funding will provide for the development of affordable housing units that will be made available to low to moderate income households within the City of Gary.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Added 1
	Location Description	City Wide

OMB Control No: 2506-0117 (exp. 09/30/2021)

	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH) The project matrix code is 12, Construction of Housing.
9	***Project Name***	Affordable Housing
	Target Area	CITYWIDE
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: $141,884
	Description	Funding will be used for the development of affordable housing in the City for low to moderate income households.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Added 1
	Location Description	City Wide
	Planned Activities	
10	***Project Name***	Home Administration
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: $57,583
	Description	Funding used for the operation and administration of the HOME program.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	401 Broadway, Gary, IN 46402

	Planned Activities	HOME funds will be used for the operation and administration of the HOME Program.
11	***Project Name***	Emergency Solutions Grant Program
	Target Area	CITYWIDE
	Goals Supported	Homeless
	Needs Addressed	Homeless
	Funding	ESG: $282,141
	Description	Provide funding for implementation of rapid rehousing, homelessness prevention, shelter operations, and outreach for the ESG program.
	Target Date	5/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing 30 13 Homeless Person Overnight Shelter 408 Homelessness Prevention 60
	Location Description	City Wide, Administration - 401 Broadway, Suite 300, Gary, IN 46402
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC).

OMB Control No: 2506-0117 (exp. 09/30/2021)

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

According to 2026 update HUD Low/Moderate Income Summary Data, the City of Gary's population mostly consists of low to moderate-income families, (71.4%), and with the exception of two census tracts (CT 101, 125) the rest of City's census tracts are primarily occupied by low- and moderate-income households. The City's entitlement funds are typically available citywide for most activities, however, several areas in the City offer opportunities for development or redevelopment. These areas, such as Emerson and Midtown, will be the focus of additional funding due to the opportunities.

Geographic Distribution

Target Area	Percentage of Funds

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The 2026 Action Plan supports programs and activities which are mostly offered on citywide basis and support priorities established by the Consolidated Plan. In 2026, the City is strategically funding several activities which help in the City's targeted revitalization efforts. The targeted project generally supports broader housing and community development objectives set by the Consolidated Plan.

Discussion

Intentionally left Blank.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	
Special-Needs	
Total	

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	
Acquisition of Existing Units	
Total	

Table 65 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Gary Housing Authority (GHA) manages a portfolio that includes approximately 649 public housing units and administers about 2,474 Housing Choice Vouchers (HCV), totaling more than 3,100 combined housing units and vouchers under its oversight. These assets span various developments across the city, including large family sites, elderly and disabled housing, scattered-site units, and properties planned for comprehensive modernization or repositioning through HUD's programs, such as RAD and Section 18. In addition to its public housing and HCV programs, GHA's asset management responsibilities include maintaining properties, executing capital improvements, and collaborating on strategic redevelopment initiatives aimed at expanding affordable housing opportunities and enhancing the living environment for low- to moderate-income households throughout the city.

In 2026, GHA prepared a new five-year plan. This plan encompasses an expansive recovery and a range of strategies that GHA has been implementing in recent years to transform and revitalize all its developments. This plan includes the demolition and removal of several existing communities. It proposes the construction of modern replacement communities that offer a variety of housing types and a mix of uses. GHA is currently in its fifth year of implementing this plan.

Actions planned during the next year to address the needs of public housing.

During the upcoming year, the Gary Housing Authority (GHA) will undertake a range of initiatives aimed at addressing the critical needs of its public housing inventory. GHA plans to continue implementing strategic development, modernization, and homeownership programs focused on enhancing the quality and availability of affordable housing for its residents. This includes preparing detailed implementation strategies that set forth the activities, tasks, schedules, and budgets that will guide these efforts through 2029. Recognizing the need to modernize its infrastructure, GHA intends to build new maintenance facilities and establish a new or adapted Central Office Cost Center to replace those impacted by prior Section 18 inventory removals. Additionally, the Authority plans to acquire or construct a community center/EnVision Center HUB to deliver supportive services to both public housing and broader community residents.

GHA will also leverage its current Capital Fund Grants while actively seeking additional funding opportunities to support physical improvements and

management efficiencies across its portfolio. As part of maintaining strong asset management practices, the Authority will continue to address any deficiencies identified through third-party and REAC inspections, in line with the newly adopted NSPIRE protocol. Further, GHA is preparing to undertake comprehensive modernization of its remaining public housing units, as guided by findings from its latest Physical Needs Assessment. This modernization effort will necessitate vacating units to execute extensive capital improvements, underscoring GHA's commitment to ensuring that its housing stock remains safe, decent, and sustainable for current and future residents.

Actions to encourage public housing residents to become more involved in management and participate in homeownership.

In 2026, GHA plans to maintain and expand programs designed to involve residents in the management and stewardship of their communities. This includes offering workshops, training sessions, educational opportunities, and social activities that encourage residents to actively participate in shaping their living environment and advancing their own life goals. Targeted programs will also focus on youth, offering initiatives such as college readiness, communication skill-building, and soft skills development, all informed by direct assessments of resident needs.

To enhance coordination of these efforts, GHA intends to prepare a comprehensive procedure handbook for Resident Services that will formalize processes for providing referrals and connecting residents to available support. The Authority will also continue building partnerships with local organizations and businesses to deliver both virtual and in-person workshops that empower residents to pursue economic independence. Within its Housing Choice Voucher portfolio, GHA will maintain robust Family Self-Sufficiency (FSS) programs, aiming to sustain participation rates above 80% of mandatory slots while increasing the percentage of families with escrow savings — a direct step toward financial stability and readiness for homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.

N/A

Discussion

Intentionally left blank.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The NWI Continuum of Care is currently under a transition process, led by the Indiana Housing and Community Development and CoAction (former Northwest Indiana Community Action) agency. These efforts are expected to reorganize a new CoC structure for Northwest Indiana that is more effective and better coordinated. The primary goal for the reorganization is to develop and coordinate the countywide efforts to end homelessness. CoAction is currently serving as the lead entity for this reorganization.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness included.

The goals and strategies outlined in the City's Consolidated Plan support the Continuum of Care Plan and consist of four general strategies, 1) Operation/Support, 2) Prevention, 3) Housing; and 4) HMIS. In 2024, funded activities will support all of the identified goals through allocation of funds from CDBG, ESG, and local funds. The outreach activities will be coordinated by CoAction (former NWICA) and partner agencies. In addition, CoAction will provide assistance in the homelessness and those at the risk of homelessness.

Reaching out to homeless people (especially unsheltered people) and assessing their individual needs.
Addressing the emergency shelter and transitional housing needs of homeless people.
ESG funding provide assistance for emergency and transitional housing needs of the homeless. CoAction will continue reassessing programs that currently receive ESG funding to ensure proper allocation of funds among different programs.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing

individuals and families who were recently homeless from becoming homeless again.

The City will continue to partner with CoAction, the State, and local service providers to maintain an effective process for outreach and transition to independent living, particularly for those with chronic homelessness. Under the new reorganization of Continuum of Care Network, regular meetings with service and shelter providers, is expected to identify the needs and coordinate activities which reduce shelter stay and provide support during transition. The annual activity of the Network in 2024 is expected to include:

- The Monthly Meetings with all member agencies
- The Bi-Monthly Meetings of the Executive Officers, Directors, and Liaisons.
- Quarterly Information Exchange Meetings for members
- Technical support and assistance to the membership, including (a) HMIS support training through the Statewide Balance of State (Continuum of Care), and (b) Super NOFA technical project support and workshops.
- Point-In-Time Count
- Coordination of funding requests for member agencies as they become available.
- Engage Continuum of Care Network to participate and provide input in the decisions for allocating funds for homeless service providers.
- The Continuum of Care Network is continuously updating its assessment plan. This plan aims to provide a coordinated process for housing the homeless including establishing a priority vulnerability list that identifies chronically homelessness and those families and/or individuals who have episodic homelessness. In development of this plan, Gary's needs are fully considered.

The City of Gary, in 2026, will continue to support the development of programs which provide assistance to individuals and families experiencing homelessness, particularly those with children. The City will further fund two programs, Rapid Rehousing and Data Collection, HMIS, that will provide coordination and temporary assistance to those at risk of homelessness or have recently become homeless.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such

as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Several agencies, private and public, in the broader Gary area offer homeless prevention services that include mortgage assistance, rental assistance, and utility payments. Other private and public agencies within the county offer counseling and advocacy services to assist individuals and families who are at risk of becoming homeless. Funding for these services comes from a combination of federal, state, local, and private sources. The city is expected to participate in efforts coordinated by CoAction and others and in some cases provide assistance, to ensure continuance of these activities. A good example is the Gary Human Relations' Fair housing and Counseling program. The City is expected to collaborate with the Gary Housing Authority in supporting their program aimed at rapid rehousing and prevention of homelessness as outlined in GHA's 2024 Annual Plan.

To reduce the risk of homelessness, the City will fund four activities that will directly or indirectly assist individuals and families to avoid homelessness.

Discussion

Intentionally left blank.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The primary barrier to affordable housing is the growing disparity between incomes and housing cost despite Gary having the lowest median housing costs in the region. Lack of income growth continues to be a major barrier to affordability despite the relative availability of low-cost homes. The City's lack of growth both in population and income has made the market conditions unique. While there is a substantial number of low-cost housings available in the city, the affordability for those with low- and moderate-income population remains difficult to attain.

The City of Gary prepared a new Analysis of Impediments to Fair Housing (AI) in 2022. This Analysis identified seven fair housing impediments in the City of Gary. These impediments are:

1. Insufficient Income Growth
2. Neighborhood Obsolescence.
3. Dual Housing Market
4. Shortage of Affordable Housing Units
5. Lending Practices
6. Accessing Housing Fair Information
7. ADA Compliance.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

The city in recent years has made extraordinary efforts to provide assistance for affordable housing development. These efforts have improved to some degree the availability of affordable housing, but they are not adequate. The city recently adopted a new Comprehensive Plan. This plan supports a wide range of policies aimed at revitalization and inclusionary zoning. Despite these efforts, residential investment in the City remains limited to larger multi-unit developments that are typically subsidized with public funds and are generally rental in character.

The Housing Repair Program will assist existing homeowners to upkeep their home, maintain the neighborhood character, and remove blighting influences. Four (4) households will be assisted through this program. The Demolition program will remove dilapidated homes and make the sites available for construction of new homes thus expanding growth opportunities. Similarly, Neighborhood Conservation aims to maintain neighborhood character and prevent declining influences of blight. Similarly, Midtown Neighborhood Clean Up program aims to remove eyesores and neighborhood's negative environmental conditions. Lastly, Fair Housing efforts will aim to educate realtors, developer and landlords with fair housing requirements and indirectly removing barriers for renters and homebuyers.

Discussion:

Intentionally left blank.

AP-85 Other Actions – 91.220(k)

OMB Control No: 2506-0117 (exp. 09/30/2021)

Introduction:

This section of the Annual Action Plan describes Gary's planned activities to implement the following strategies as outlined in the Strategic Plan:

- Obstacles to meeting underserved needs
- Foster and maintain affordable housing.
- Evaluate and reduce lead-based paint hazards.
- Reduce the number of poverty-level families.
- Develop institutional structure; and
- Enhance coordination.

Actions planned to address obstacles to meeting underserved needs.

The primary obstacle to meeting underserved needs of low- and moderate-income populations in Gary continues to be the magnitude of the need and availability of funds to address them. Organizations serving these populations continue to experience reductions in funding from both governmental and private sources.

The City of Gary's entitlement funding levels have not kept up with the growing needs. This trend continues in 2024. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, which have also been strained in recent years. Obstacles that can be identified for the underserved community in the city include:

- Reduced funding from federal (-5%), state and other sources due to inadequate revenue; and the housing scarcity.
- High cost of housing and lack of income in Gary which increases the difficulty of meeting affordable housing needs (According to HUD most recent income data, the City's low- and moderate-income population continues to increase. According to these data, the City's low and mod population is about 71.4% and increases by 1.2%)
- High rates of unemployment, underemployment continue to strain the ability to meet affordable housing needs; and
- The credit crisis has limited the availability of capital to develop housing for low- and moderate-income households and special needs groups.

Despite these challenges, the City of Gary in 2024 will address obstacles by focusing on programmatic and administrative opportunities which include the

following:

- Community Development staff will continue to research the availability of other funding resources to strategically place future activities in line to address obstacles.
- The City will seek additional private and public partners to leverage CDBG funds to create a larger pool of resources for the underserved (i.e., health services).
- In light of VGR for HOME funds, the City is in the process of completing a plan for allocating and funding several projects that will be completed with other sources of funds for affordable housing.

Actions planned to foster and maintain affordable housing.

As stated throughout this Plan, affordable housing will continue to remain a high priority objective in 2024. Accordingly, the City prioritizes the use of its funds for the preservation and development of affordable housing that serves low-income households and addresses homelessness. The City will further continue to collaborate with the Gary Housing Authority to support GHA's lease purchase program for its single-family housing stock. For further discussion of affordable housing, please refer to AP-55 Affordable Housing.

Actions planned to reduce lead-based paint hazards.

The City has addressed the issue of LBP hazards by making lead hazard information available to a variety of groups and families through several outreach and education activities. Additionally, all housing units that are substantially rehabilitated with CDBG or HOME funds are subject to LBP compliance requirements. Each property will be assessed by the city for lead, and lead clearance must be performed by a certified risk assessor, certified lead-based paint inspector or clearance technician before the rehabilitation project is complete. The City of Gary Health Department Lead Poisoning program, while not funded by CDBG, will continue to provide the required monitoring and screening of children. Children identified at risk of poisoning or already exposed are determined and scheduled for follow up treatment and observation. The Health Department will typically report incident data to appropriate agencies and the City of Gary.

Actions planned to reduce the number of poverty-level families.

The city will target CDBG and other local resources to activities that provide support services and affordable housing to reduce cost burden.

Actions planned to develop institutional structure.

The Department of Community Development has developed cooperative relationships with local not-for-profit agencies, neighborhood organizations, businesses, and private entities in the City as well as regionally. These relationships exist in the areas of planning, housing, homelessness, redevelopment, brownfields, job training, business development, and social services.

In 2026, the city will rely on agencies and organizations to conduct its activities. These organizations range from public and non-profit agencies to private development entities involved in a variety of housing, social services, and community development activities.

Housing assistance to lower income people and special populations are provided by local service organizations. The activities for 2026 include:

- City of Gary housing programs receive funds annually to deliver a variety of housing rehabilitation services to lower-income households.
- HOME funds are available for use by nonprofit organizations and private entities to construct or rehabilitate homes for resale and occupancy by lower-income people.
- Neighborhood improvement projects, including demolition, code enforcement and cleaning are carried out throughout the city by the Redevelopment Department.
- Public housing revitalization activities are carried out by the Gary Housing Authority. The city will continue to collaborate with GHA to expand affordable housing.
- The city maintains strong relationships with many agencies that are members of the Continuum of Care Network. In 2024 the City will fund two activities to ensure coordination of homeless outreach and providing rapid rehousing services. In addition, the City will fund four other homeless and shelter services agencies that serve the homeless with shelter and essential services through the Emergency Solutions Grant and other resources.

To expand outreach, the city annually invites different agencies to participate in the City's Community Development program. This will allow the city to expand

opportunities for partnership and to evaluate needs and align budgeting with such needs. Lastly, to strengthen institutional structure, the city seeks input through an annual survey from all subrecipients or potential new agencies and the residents to get input. The city typically reviews these surveys and considers them in program development and funding allocations.

Actions planned to enhance coordination between public and private housing and social service agencies.

The lead agency for the Consolidated Plan is the Community Development Department. The Department oversees the administration, organization, and preparation of the Action Plan. It will coordinate activities of the public, private, and nonprofit entities through which it will carry out the proposed programs.

Discussion:

Intentionally left blank.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l) (1,2,4)
Introduction:

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned and funded with CDBG are available during the year and included in the Projects Table. The following identifies anticipated program income available and included for projects scheduled to be carried out.

1. The total amount of program income received before the start of the next program year and not yet reprogrammed.
2. The amount of proceeds from section 108 loan guarantees will be used during the year to address the priority needs and specific objectives, identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

OMB Control No: 2506-0117 (exp. 09/30/2021)

Total Program Income

Other CDBG Requirements

1. The amount of urgently needed activities.

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The HOME funds provide for purchase or rehab assistance to homebuyers, homeowners, or investors. The resale of all HOME assisted properties during the required affordability period will be governed by the recapture guidelines in accordance to provisions of CFR 24 CFR 92.253(a)(5). This provision allows participating jurisdictions to impose either resale or recapture requirements on properties sold that have been assisted with HOME funds. The City of Gary will utilize the recapture method which means the CDD must be repaid the funds that it contributes to a HOME project out of the net proceeds, whenever possible. Net proceeds are defined as the sales price minus the superior loan repayment (other than HOME funds) and any closing costs. To the extent that net proceeds are available at closing, all or a portion of the HOME funds are due and may be recaptured. Homeowner(s) should notify the CDD of their intent to sell their home. The CDD will reduce the HOME investment amount to be recaptured, on a prorated basis, for each month that the homeowner has owned and occupied the housing. Failure to comply with the principal residency requirements, when ownership is maintained, is considered a default of the terms of the agreement and will trigger recapture of all HOME funds extended. A copy of the HOME policies and procedures on Resale or Recapture are attached as Exhibit 2, Section VII., F. Resale Recapture and under Section X. for more on resale/recapture related to homebuyer assistance.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

   Period of Affordability

   Under $25,000..... 5 years
   $25,000 - $50,000.....10 years
   Over $50,000.....15 years

   Homebuyer Unit Deadlines - Extends the deadline for the sale of HOME-assisted homebuyer units from nine (9) months to twelve (12) months. Also allows extensions of the six-month deadline for bringing a homeownerships unit into compliance with property standards.

   Inspection Alignment with National Standards for the Physical Inspection of Real Estate (NSPIRE) - Allows Pjs to accept inspections conducted under NSPIRE or other HUD programs to satisfy HOME inspection requirements.

   Utility Allowance Flexibility - Permits HOME-assisted projects to use a local Public Housing Agency's (PHA's) utility allowance even when the project does not receive PBV or HUD-Veterans Affairs (VA) Supportive Housing PBV assistance.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

5. If applicable to a planned HOME TBRA activity, a description of the preference for people with special needs or disabilities. (See 24 CFR 92.209(c)(2) (if) and CFR 91.220(l)(2)(vii)).

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by

such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of people on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

2. If the Continuum of Care has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

3. Identify the process for making sub-awards and describe how the ESG allocation is available to private nonprofit organizations (including community and faith-based organizations).

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

5. Describe performance standards for evaluating ESG.